

Visitation Valley Hosted Early Women Architects

by Betty Parshall

Inge S. Horton is a resident of the Sunset district who worked for the San Francisco Planning Department for several years. She is currently working on a book about women architects in San Francisco.

She recently joined Edie Epps and me to visit the Visitation Valley Community Center's original building at 66 Raymond Ave. and St. James Presbyterian Church at 240 Leland Ave.

The architect of 66 Raymond Avenue was Dorothy Wormser. She was a daughter of Gustav Wormser who became one of the founders of Sussman, Wormser & Company, later S&W Fine Foods. In 1918 she obtained a job with Julia Morgan who was working with William Randolph Hearst in designing Hearst Castle.

In 1921 when a Jewish women's group asked Morgan to design a residential facility for Jewish working girls in San Francisco, the city's male Jewish architects were highly indignant. Morgan was not only a woman, she wasn't even Jewish! So one of the women in the group suggested to Morgan that Dorothy be brought on and the situation was resolved.

The Wormser family were generous philanthropists who supported Florence Friedman in the drive for the community center in Visitation Valley, and Dorothy was commissioned as architect. The building was completed in 1922.

Meanwhile Julia Morgan was named architect for the new St. James Presbyterian Church on Leland Avenue, which was completed in April, 1923.

Visitation Valley thus employed the foremost female architect in



Dorothy Wormser was architect of 66 Raymond Ave. (top) while Julia Morgan designed the St. James Presbyterian Church building at 240 Leland Ave. California and the first female Jewish architect in the state.

Ms. Horton has about 100 female architects on her list, so it may be some time before her book appears. In addition to researching for the book, she has been a volunteer with the Western Neighborhoods history group and offered valuable information on how to ensure that our historical buildings are appreciated and preserved.

The Valley has several buildings that are special to their era, and the local History Project intends to launch a "Research and Save" endeavor as an important part of preserving our neighborhood history.

The Valley has several buildings that are special to their era, and the local History Project intends to launch a "Research and Save" endeavor as an important part of preserving our neighborhood history.

DCYF selected Community Educational Services (CES) & Global Exchange to be the lead agencies in delivering the program activities and allocated \$860,000 for the initiative.

CES plans to conduct school-based services, mini-grants, classroom learning and students-led projects for 500 youth across 7 SFUSD high schools: Balboa, Burton, Galileo, Lincoln, Lowell, Mission, & Washington. In addition, they will instruct teachers on how to integrate environmental justice issues and service learning into their curriculum through workshops and discussion groups. Global Exchange plans to do outreach targeting 2,300 youth, including environment-themed workshops for youth and green-job career fairs. They will emphasize the importance of careers in the environment, and encourage students to select green career paths.

Over the course of the project, TEP staff developed the plan with the help of thousands of Muni customers, community members, employees and other stakeholders. In addition to conducting the most rigorous technical analysis ever of Muni, the TEP team held 18 public workshops, over 100 community briefings and numerous employee roundtable discussions. The project experienced 20,000 unique hits to its website and received over 4,500 comments.

The TEP also seeks to address Muni's structural budget deficit by making service more efficient and by reducing traffic congestion and pollution by getting people out of their cars and attracting new customers to Muni.

The TEP plan is projected to increase the number of daily boardings on Muni by 70,000, or 10 percent, by 2015, in large part by adding capacity and frequency to the busiest lines and routes. It will also make San

How Do You Choose An Artist?

Community Will Have Say for Library

by Betty Parshall

When a community meeting at the Visitation Valley Park Clubhouse was scheduled to start gathering neighborhood opinions about the public art to be installed at our new library, it was up against some very stiff competition: the final presidential debate and the Phillies vs. Dodgers playoff game. So it was a small group that met to hear more about the selection process, which will lead to an artist commissioned to produce public art for the Visitation Valley Library at Rutland Street and Leland Avenue.

Ellen Shershow, Program Associate with the Public Art Program of the San Francisco Arts Commission gave a brief presentation outlining the steps that will be taken to select the artist. Over one hundred artists submitted applications in August. A panel composed of library staff and arts professionals will review the applications and select a prequalified pool of candidates. Next, the Community Artist Selection Panel will select three artists from the Artist Pool to develop proposals, which eventually will be on display at the current library, and residents will be asked to express their opinions of each. The final decision will be based on interviews with each of the finalists, a review of the proposals, and the community input, and is subject to approval by the Arts Commission.

Ellen presented a brief slide show

of some of the public art projects around the city, including several of the new and newly renovated libraries. A lively discussion ensued as the group brainstormed a few thought-provoking questions.

*What are the possible locations for the artwork? (It can be inside or outside.)

*What is unique about Visitation Valley?

*What type of artwork would you like to see?

*What themes or focus should the work evoke?

The suggestions were many. Stained glass and recycled materials from the neighborhood were two mediums mentioned. The patio outside the entrance to the library was favored as a display site since everyone, library users and passers-by, would be able to see and enjoy the piece. But a different and interesting suggestion was to find a way to make the wealth of natural light inside the building a part of the piece, which could take on different characteristics depending on the time of day and amount of light cast.

Also favored was combining function with art, e.g. a stone sculpture could also serve as seating.

All agreed that this was a very interesting and enjoyable meeting and all look forward to participating in the process that will lead to the final choice. Then the group dispersed to catch the latest baseball news and/or watch a rerun of the debate.

Pumpkin Fest Success at El Dorado

by Lori Fetzner

El Dorado Elementary School families had a blast at the first Saturday Family Event of the year.

On Saturday, October 18, El Dorado students and their families arrived at school full of anticipation for Pumpkin Fest. The hundred or so family members who attended were greeted by Principal Tai Schoeman, Parent Liaison Rocio Soto de Mobley, and event organizer and kindergarten teacher Jennifer Moless, along with several other teachers and staff.

Participants quickly became engaged in wide number of activities. Some were drawn immediately to pumpkins of various shapes and sizes and eager to start

painting a face on one of them. Others wanted to help make squash soup with nutrition teacher Maria Acosta. There were also games and puzzles, coloring and drawing, estimating and graphing.

Folks of all ages found something in which to delight. It was a morning filled with meeting and making friends, happy smiles, and good times. One look at the marvelously decorated pumpkins is enough to know that Pumpkin Fest was a huge success.

The next Saturday Family Event is scheduled for Saturday, November 15. Contact Rocio Soto de Mobley at El Dorado, 330-1537 for more information.

S.F. Receiving Economic Stimulus Package

In light of the national and international economic downturn, and as part of an effort to keep the economy strong in San Francisco, Mayor Gavin Newsom on Oct. 20 announced an economic stimulus package.

"Despite our economic strengths, San Francisco is not immune from the worldwide credit crunch or nation-wide economic downturn," said Mayor Newsom. "That's why today I've proposed an economic stimulus package that encourages local spending, reduces the cost of doing business in San Francisco, accelerates capital spending, and increases foreign investment."

In developing the economic stimulus package, the Mayor's office consulted extensively with dozens of business leaders from small business and big business, and labor, to better understand the issues local businesses are facing, and to solicit creative ideas. The Mayor's office also worked with the City's Economist, the City's fiscal watchdogs, including the Controller, the Budget Director, the Director of Public Finance and the heads of key enterprise departments like the Airport and the Public Utilities Commission (SFPUC), as well as leadership from public policy groups like SPUR and the Chamber of Commerce, to assess economic strategies and craft more effective solutions.

Stimulus proposals put forth by

the mayor and business leaders to keep San Francisco's economy strong:

*Accelerate capital projects, such as the Terminal 2 rebuild at SF International Airport, the SF General rebuild, the Transbay Transit Center, HOPE SF and the rebuild of the Hall of Justice.

*Increase foreign investment by establishing San Francisco as the premier gateway between Chinese businesses and North America. A delegation of San Francisco officials will go to China in November to set up a "China Desk" to attract businesses to San Francisco.

*Reduce the cost of doing business in San Francisco by reviewing fees on businesses, helping local business take better advantage of federal, state and local tax credit programs and implementing targeted tax incentives.

*Keep dollars local by creating more local jobs through City Build and other workforce programs, expanding San Francisco tourism marketing more regionally, revising parking and transit policies to make it easier to visit San Francisco, expanding Neighborhood Market Place Initiatives and Business Improvement Districts including the new Tourism Improvement District, reducing retail leakage with the "Shop Local" campaign, and increasing funding for business attraction and retention efforts.

Environmental Service Learning Program in S.F. Schools

Mayor Gavin Newsom and Superintendent Carlos Garcia recently launched the Environmental Service Learning Initiative (ESLI) in San Francisco's schools.

ESLI will encourage students to become engaged in environmental justice issues. Service-learning is a teaching and learning strategy that integrates meaningful community service with instruction and reflection to enrich the learning experience and teach civic responsibility.

Transformation Plan Would Make Muni More Reliable and Convenient

The San Francisco Municipal Transportation Agency (SFMTA) Board of Directors on Oct. 21 voted unanimously to endorse the plan outlined in the Transit Effectiveness Project (TEP), the first comprehensive review of Muni in a generation.

The TEP would transform Muni by adjusting more than half of the system's routes and lines to better serve current and potential Muni customers.

Reliability improvements, delay reduction efforts and related pilot projects will continue in the months ahead, while route and line changes could be implemented as early as July 2009, depending on the extent of the required environmental assessment.

The TEP plan is projected to increase the number of daily boardings on Muni by 70,000, or 10 percent, by 2015, in large part by adding capacity and frequency to the busiest lines and routes. It will also make San

Grapevine Mailbox

Learning a Tragic Lesson

There's no doubt that most grandparents adore their grandchildren, even if they may not keep up with all the latest trends and fashions that preoccupy today's style-conscious parents and kids. But two recent crashes have highlighted the need for grandparents to stay current with the latest information when it comes to safety, especially in the car.

A five-year-old boy riding on his grandmother's lap died on October 15 when she drove through a carport and into a wall close to their home in Antelope, California. The child was apparently killed by the air bag, which would have exploded from the steering wheel at a speed over 100 miles per hour, even if the car was only moving at a very low speed. The grandmother, who was not wearing a safety belt, was critically injured.

Two days later, three Castroville children between the ages of 3 and 7 were hurt, two of them critically, when the SUV driven by their grandmother was hit by another car. None of the children were riding in a safety seat or safety belt as required by law.

Stephanie Tombrello, Executive Director of SafetyBeltSafe U.S.A. and herself a grandmother of seven, understands the difficulties faced by grandparents. "Many of today's grandparents raised their kids at a time when car seats were not generally used. Many cars didn't have safety belts in the back, and air bags were not well understood. Many, myself included, were even told that the safest way to bring our newborns home from the hospital was in our arms. It can be hard to grasp that our generation was unknowingly putting our kids at risk. Today, most parents of young children have learned about the importance of using safety seats from their doctors and other sources, but the previous generation is less aware of the risks of not using them."

Tombrello has some key recommendations for grandparents when transporting children:

- *Choose a safety seat or booster that is right for your grandchild and use it on every trip. Most crashes occur close to home, and even low-speed collisions can be deadly. And keep kids in the back seat. It's 40% safer.
- *Keep your grandchildren facing the rear of the car until they are at least 2 years old (or older, if they weigh less than the car seat's rear-facing limit). Recent studies show that riding facing rearward is five times safer in a crash than facing forward, so grandparents can help protect other little ones by spreading the word.

- *Keep children in a safety seat with a five-point harness as long as possible, until at least 40 lbs. There are many current seats available with harnesses certified to 50, 65, 70 or even 80 pounds.

- *Once your grandchild has outgrown a seat with a harness, use a booster on every ride until the safety belt fits properly. Take the 5-Step Test (available at www.carseat.org) to find out if the belt fits the child. Most kids need to use a booster until they are 9-10 years old.

- *Be aware that over 90 percent of car seats inspected at community checkups have one or more potentially dangerous errors, so take the time to get informed about the type of seat your grandchild needs and how to use it correctly. The seat should be tightly installed in the car (so that it cannot be pulled sideways

or toward the front of the car more than one inch), and the child should be snugly hamessed into the seat.

Tombrello emphasizes the great improvements that have been made in children's safety since she was a young mom. "Car crashes are still the greatest single cause of death and injury to children, but the death rate is only about half what it was 30 years ago for children under age five. Safety seats and safety belts save thousands of lives each year, so make sure your grandchild benefits from them. Grandparents sometimes face a steep learning curve in knowing how to use car seats correctly, but SafetyBeltSafe U.S.A. will help. And if parents are struggling to buy the right seat for their child in these hard economic times, then remember — a safety seat makes a great holiday gift for a beloved grandchild."

Maintaining Healthy Level of Insanity ...

1. At lunch time, sit in your parked car with sunglasses on and point a hair dryer at passing cars. See if they slow down.

2. Page yourself over the intercom. Don't disguise your voice.

3. Every time someone asks you to do something, ask if they want fries with that.

4. Put decaf in the coffee maker for three weeks. Once everyone has gotten over their caffeine addictions, switch to espresso.

5. Skip down the hall rather than walk and see how many looks you get.

6. Order a diet water whenever you go out to eat, with a serious face.

7. Specify that your drive-through order is "To go."

8. Put mosquito netting around your work area and pPlay tropical sounds all day.

9. Five days in advance, tell your friends you can't attend their party because you have a headache.

10. When the money comes out of the ATM, scream "I won! I won!"

Not What It May Seem

While walking down the street one day, a U.S. senator was tragically hit by a truck and died.

His soul arrived in heaven, and was met by St. Peter at the entrance. "Welcome to heaven," said St. Peter. "Before you settle in, it seems there is a problem. We seldom see a high official around these parts, you see, so we're not sure what to do with you."

"No problem, just let me in," said the man.

"Well, I'd like to, but I have orders from higher up. What we'll do is have you spend one day in hell, and one in heaven. Then you can choose where to spend eternity."

"Really, I've made up my mind. I want to be in heaven," said the senator.

"I'm sorry, but we have our rules."

And with that, St. Peter escorted him to the elevator; and he went down, down, down to hell. The doors openng, and he found himself in the middle of a green golf course. In the distance was a clubhouse, and standing in front of it were all his friends and other politicians who had worked with him.

Everyone was very happy and in evening dress. They ran to greet him, shooke his hand, and reminisced about the good times they had while getting rich at the expense of the people.

They played a friendly game of golf, and then dined on lobster, caviar and champagne.

Also present was the devil, who really was a very friendly guy, who had a good time dancing and telling jokes. They were having such a good time that before he realizeg it, it was time to go.

Everyone gave him a hearty farewell and waved while the elevator rose.

The elevator went up, up, up and the door reopened on heaven where St. Peter was waiting for him.

"Now it's time to visit heaven."

So, 24 hours passed with the senator joining a group of contented souls moving from cloud to cloud,

playing the harp and singing. They had a good time and, before he realized it, the 24 hours had gone by and St. Peter returned.

"Well, then, you've spent a day in hell and another in heaven. Now choose your eternity."

The senator reflected for a minute, then he answered: "Well, I would never have said it before, I mean heaven has been delightful, but I think I would be better off in hell."

So St. Peter escorted him to the elevator and he went down, down, down to hell.

Now the doors of the elevator opened, and he was in the middle of a barren land covered with waste and garbage.

He saw all his friends, dressed in rags, picking up the trash and putting it in black bags as more trash fell from above.

The devil came over to him and put his arm around his shoulder.

"I don't understand," stammered the senator. "Yesterday I was here and there was a golf course and clubhouse, and we ate lobster and caviar, drank champagne, and danced and had a great time. Now there's just a wasteland full of garbage and my friends look miserable. What happened?"

The devil looked at him, smiled and said, "Yesterday we were campaigning. Today you voted."

San Francisco on Pace to Build Historic

In July 2005, Mayor Gavin Newsom announced the HOME 15/5 Initiative that committed the City to the creation of 15,000 new homes over a 5-year time frame, from the end of 2005 to 2010.

On Oct. 15, Mayor Newsom announced that despite the recent downturn in the housing markets, 7,238 homes have already been completed and over

Successes of City's Solar Rebate Program

Mayor Gavin Newsom recently announced that applications for new solar installations have quadrupled since GoSolarSF, San Francisco's groundbreaking solar rebate program, was launched in July.

"Today, we have proof that if you give people the incentives to install solar panels on their home or business, they will do it," said Mayor Newsom. "And not only does this mean we're sending energy back into the grid, it means we're also creating the green-collar jobs that this country desperately needs to eliminate our dependence on foreign oil."

San Francisco averaged 16 applications for the California Solar Incentive (CSI) each month over the past 18 months, but in the first three months after GoSolarSF was launched, the city received 63 applications in July, 61 in August, and 58 in September. That's an average of 60 per month, or a 375 percent increase over the previous average before the program began.

Because of GoSolarSF, 16 solar installation companies have hired or will hire graduates of local

Annual Sale of S.F. Native Plants

Find plants already adapted to San Francisco soils, climate and pollinators at the annual plant sale hosted by the California Native Plant Society's Yerba Buena Chapter. Expert gardeners will be there to give free advice.

The sale is on Thursday, Nov. 6 at 7:30 p.m. at the County Fair Building, (corner of Ninth Avenue and Lincoln Way) in Golden Gate Park.

This event is open to the public. The County Fair Building is wheelchair accessible.

More information can be found at: <http://www.cmps-yerbabuena.org>

Grapevine on the Web

Read current and past stories from the Visitation Valley Grapevine at www.visvalleygrapevine.com.

We Need to Do More

by Congresswoman Nancy Pelosi

Last month, America's foremost economists told House Democratic leaders that our economy and America's families would benefit if Congress acted quickly on a new economic recovery package. The economists' message echoed that of the economist who won the Nobel Prize in October — Paul Krugman — who is calling for a large fiscal stimulus program "to get us out of this recession."

The need for this package is undeniable. America lost nearly 800,000 jobs in the past nine months. Here in San Francisco, the unemployment rate is now 5.9 percent, up from 4.6 percent just a year ago. Families throughout our City and the nation are watching as key services — education, public safety, health care and child safety — are dramatically reduced. All families are facing higher energy and food costs.

In September, as we moved quickly to help rescue Wall Street and our financial system, the House also passed an economic recovery package for Main Street that would create and save jobs by building a 21st century infrastructure, providing extended unemployment assistance and prevent-

ing the loss of crucial health services. Unfortunately, President Bush threatened to veto the recovery legislation and Senate Republicans blocked it.

We must try again. In the weeks since, the need for responsible action to strengthen our economy has become more urgent. I have asked the chairmen of the relevant committees in the House to review the economic impact of a larger recovery package and, because of the Congress' commitment to fiscal responsibility, the effect on the budget.

Democrats have made fiscal responsibility a top priority, reinstating pay-as-you-go budget rules on the first day we took control of Congress in 2007. In keeping with these principles, each component of our recovery package will be justified in terms of creating good-paying jobs, stimulating our economy and returning revenue to the Treasury.

When San Franciscans are worried about losing their jobs, their savings, their homes and their chance at the American Dream, Congress and the President must work together to lift our economy and restore hope. That is the course the New Direction Congress will continue in the days and weeks ahead for our City and our nation

Number of Homes

and remains higher than any single year of housing production since the City was rebuilt after the 1906 earthquake.

HOME 15/5 has also increased the City's production of affordable housing for low and very-low income households to the highest level ever, comprising 33 percent of all new homes built.

In addition, the City's commitment to create 5,000 affordable units exceeds the City's past annual rate of production of low-income housing and targets the City's most vulnerable households — those households with the lowest incomes and greatest housing needs.

*1,547 affordable homes have been completed since January 1, 2006.

*3,776 affordable housing units are currently under construction or in the planning process.

*Newly adopted and pending neighborhood plans will create over 13,000 new affordable homes.

HAPPENINGS AT THE VALLEY LIBRARY

by Wen Chin Chen

Valley Branch Librarian

Teen Slang Spelling Bee

Visitation Valley Library presents the First Annual Teen Slang Spelling Bee.

Know the difference between "FAT" and "PHAT"? "COOL" and "KEWL"? Are you a pro at "1337" speak? If so, you could win big at our Teen Slang Spelling Bee! Compete against fellow teens for fun and prizes. For information or to register, contact Abby at (415)355-2848 or aharwood@sfpl.org.

Free S.A.T. and College Prep Workshops

Improve your test scores and your chances of getting into the college of your dreams!

For S.A.T. intensive, pick-up a pre-test at the branch prior to the start of the series. Registration begins 30 days prior to the start of each series. Workshops are for high school students, with priority given to seniors. Workshops will be limited to 25 students per class.

Check out our Fall schedule of S.A.T. and college application workshops at participating libraries: <http://successlinktutoring.com/SFPL.html>

Teen Advisory Council

Teen Advisory Council is looking for members!

Want to make a difference? Want to be heard? Join the T.A.C. and have a say in what goes on at the library!

*Help choose new books,

DVDs, and CDs!

*Plan cool programs, events, and parties!

*Make new friends!

*Get free stuff!

*Eat snacks!

*Looks great on college and job applications!

For more information, contact Abby at aharwood@sfpl.org.

Holiday Dishes

Holidays are just around the corner. Do you like to make some delicious desserts or dishes? Visitation Valley Library has some wonderful recipe books. Here are some new titles.

*Hometown recipes for the holidays

*Good Housekeeping Best-Loved Desserts

*Thanksgiving 101

*McCormick & Schmick's Seafood Restaurant Cookbook

*Best of the Bake-off Cookies & Bars

*The Sweet Melissa Baking Book

*You've Got It Made

*Swedish cakes and cookies

Chinese Collections

We are also expanding our Chinese language collections. Quite a few popular television series have already come in. There are a lot more. If we do not have the ones you want, please check with the staff members. We are happy to help you locate the items you are interested in.

Stop by the library!

GRAPEVINE
VISITACION VALLEY

Editor: Len Applano
Published monthly by Visitation Valley Community Center, 50 Raymond Avenue, San Francisco, CA 94134, (415) 467-9300, Fax 467-3757; vsvalley@earthlink.net; www.visvalleygrapevine.com
Options expressed in the Visitation Valley Grapevine are not necessarily those of Visitation Valley Community Center
VVCC Executive Director: Julia A. Kavanagh
Visitation Valley Grapevine, named by Pat Crocker, is a Registered California Trademark of Visitation Valley Community Center © 2008 VVCC. All rights reserved

Welcoming New Businesses to Visitacion Valley

by Sinead Lao

Downtown Visitacion Valley had two new businesses pop up in the last couple of months. As coincidence would have it, the two new businesses are Chinese-owned hair salons.

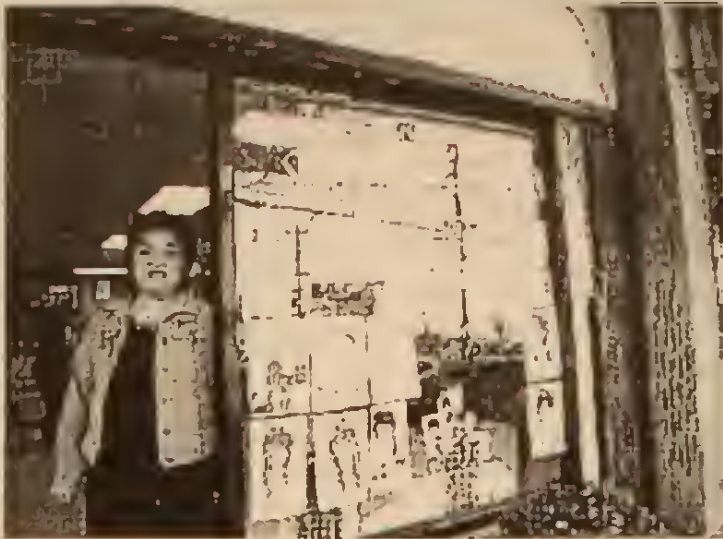
Sherry Salon at 60 Leland Ave., which used to be the May May Salon, has been open for two months. Salon owner Sherry decided to have her business on Leland Avenue for several reasons, including: convenience, the large Asian population, and the friendly neighbors. Most importantly, Sherry envisions Visitacion Valley flourishing in the future and believes the community is getting better and better.

Sherry also lives in Visitacion Valley, a neighborhood she has called home since immigrating to San Francisco five years ago. Living in the community, she was luckily informed that May May was looking for a new owner to take over the salon. Sherry was excited and saw a great opportunity because she used to have her own salon in China. After considering many of the advantages in downtown Vis Valley, Sherry eventually decided to have her salon here and continue styling hair on Leland Avenue.

A professional hair stylist by trade and business owner, Sherry is also a mother who takes close care of her family. Furthermore, she attends English as a Second Language (ESL) classes in the evenings after work. Sherry wants to continue her business and life's dream here in Visitacion Valley.

The other new salon in Vis Valley is Connie Hair Salon at 2436 Bayshore Boulevard, which started around the same time as Sherry Salon. Connie previously worked for a clothing manufacturer but there was one instance that changed her mind and inspired her to be a hair stylist professionally.

Years ago, Connie underwent a major operation. During that difficult time, she appreciated and admired her doctor's professional personal service. After that, Connie realized the importance and how powerful providing quality personal service to people could be. Since then, Connie de-



Two of the newest businesses in Visitacion Valley include the Sherry Salon on Leland Avenue and Connie's Hair Salon on Bayshore Boulevard.

cided to have a job that gave her the opportunity to serve other people. She finally made a decision to be a hair stylist, a long time personal interest of hers.

Connie started practicing styling hair by taking advantage of every opportunity she had to improve her skill. This included cutting her neighbor's hair for free and attending trainings offered at different salons for years. Connie believes that in order to advance her skill she must continue to work and practice.

Connie's hard work eventually paid off. A couple months ago, she noticed a vacancy on Bayshore Boulevard, a major thoroughfare not far from where her family lives in Visitacion Valley. She then decided to start her first business in

the vacant store front.

Connie likes the neighborhood because she can work near her family, as well as the convenience. She also feels confident about the community and sees a bright future ahead. Connie points to the construction of the new library and the redevelopment of the Schlage Lock site as positive signs for the future; this will bring more people and business to the neighborhood.

If you would like to have your hair styled or need a haircut, you don't have to go far. Visit Sherry Salon at 60 Leland Avenue, Connie Hair Salon at 2436 Bayshore Boulevard, Hong Kong Hair Nail Beauty Salon at 199 Leland Ave or Emma Hair Salon at 33B Leland Ave.

To Fee or Not to Fee

by Russel Morine

Did you know that new residential developments of 20 units or more within Visitacion Valley must pay a fee of \$4.58 per square foot? This is above and beyond all the other fees required by The City. This fee is considered mitigation for the negative impacts new residents will bring to the existing neighborhood (what a way to make them feel welcomed!)

To better illustrate how "impact fees" are supposed to work, here's a simplistic example. There are a dozen picnic areas with BBQ pits within a hypothetical community park. The picnic areas are currently used to capacity by the existing residents. Every weekend there's a birthday party, cook out, or some other festive event. Fortunately the currently population has no problem scheduling these activities. There is seldom a usage conflict or a need to reschedule or relocate events.

Unfortunately this will change when hundreds of new families move into a large development with the neighborhood. Since the new residents are just as likely to have a picnic and BBQ as the existing community, soon the dozen picnic sites will not be enough. Scheduling conflicts will be inevitable and the entire park will be over used. Everyone suffers.

Building more picnic areas is the obvious solution. But who should pay for these new sites? Is it unfair for the existing residents to pay to alleviate a problem that they did not create? The City has already budgeted for parks for the entire city and has no money left over to build new picnic areas in this neighborhood. They can 'find' the money, but that would mean putting another project on hold. The community could just live with the substandard conditions but the longer the problem goes unaddressed the more it will cost to fix it. Charging the developers of the new housing an addition fee, the impact fee, is the solution.

The City gets the money to build the new picnic areas without dipping into the budgets of other projects and the entire community gets a larger park sooner. The developers may grumble about this, but at the end of the day they just past the cost on to the new buyers. Problem solved. There are several holes in this fictional scenario (as well as in the actual fee ordinance) but essentially the impact fee solves the problem. Back to the real world.

The Visitacion Valley Community Facilities and Infrastructure Fee was enacted at the behest of Supervisor Maxell in November 2005. This fee was designed to address the impacts of the estimated 5,000 new residents that would be moving into the neighborhood when several proposed new residential project are completed. At the time several projects in Executive Park (Candlestick Cove) and the Schlage Lock site were identified as potentially bringing nearly 2,000 new units (2,450,000 square feet) to these previously non residential areas. At \$4.58 a square foot, nearly \$12.5 million dollars would be generated and used for a multitude of public improvement projects.

In 2005, residential development was a safe and profitable proposi-

tion. "Build it and they would come"... and pay whatever the market demands. Times have changed and home values have plummeted making the future development of new homes less attractive. New residents are not likely to be flooding into the neighborhood anytime soon. To date only Signature Properties has paid into the account for a total of \$110,632. Only one public project has received funding, the under grounding of utility wires along Leland Ave. The analytical reader might wonder exactly how new residents in Candlestick Cove would adversely impact the utility wires along Leland Ave.

Currently two projects are moving along rapidly and should be paying into the Vis Valley account as early as Spring of 2009. The new townhomes at the former Travelodge site are subject to the ordinance and must pay the fee before the City will allow new residents to move in. A portion of the original Signature Properties site has been sold to developer Hanover Properties and is well underway. This luxury mid rise apartment building will be completed by 2010.

When the fee ordinance was passed in 2005, the Schlage Lock site had not been considered as a Redevelopment Area. A significant portion of the projected \$12.5 million dollars was to come from development on this site, however today it is unclear if the soon to be Redevelopment Agency / Universal Paragon Corporation partnership is still subject to the ordinance. It is very likely that Visitacion Valley will only receive a small fraction of the stated \$12.5 million fee generated income. For the full text of the Ordinance check out http://sf.gov.org/site/bdsupvrs_index.asp?id=29078 and click on File Number 051508.

Ten Things You Should Know About Vis Valley Impact Fee

1. The fee only applies to residential development of 20 units or more and within Visitacion Valley.
2. The \$4.56 per square foot fee is calculated using residential units only. Garages, courtyards, common areas do not count.
3. The fee is not adjusted for inflation. \$1 today will be worth less than a \$1 tomorrow. A 2005 \$1 is worth .94 cents today.
4. Half of the fee is paid up front if the development is a "townhome". The other half is paid when that development is complete (consider #3)
5. "Podium" developments (larger multiunit buildings over a concrete base) pay the entire fee when the development is complete, not up front (consider #3)
6. The Planning Department is responsible for notifying the developers that a fee is required.
7. The Controllers Office holds the fee in a Vis Valley account until it is dispersed.
8. The collected fees can only be dispersed after approval by the full Board of Supervisors.
9. There is no community input regarding how the fees are dispersed.
10. There should be community input regarding how the fees are dispersed. Call your Supervisor.

A Number of Good Ways to Avoid Your Auto Mechanic

The best mechanic is one you don't see very often.

"Preventative maintenance is the best way to avoid the expensive headache of car repair," said Matt Skryja, spokesperson for AAA Northern California. "Keep to the service schedule laid out in your owner's manual for oil changes, tire rotations, brake checks, battery replacements and the like, and you'll spend as little time and money as possible at the shop."

When you do require auto maintenance or repair, you can help ensure reliable, quality service by using the following checklist:

Ground Breaking for New CCSF Campus

A ground breaking ceremony for a new site for CCSF's Chinatown/North Beach Campus will take place at 11:30 a.m. on Saturday, Nov. 1 on the corner of Kearny and Washington streets.

The new campus will consolidate classes from 10 current locations into two new buildings to be built by 2011. The new campus will include dedicated classroom space, laboratories for science and computers, library/learning resource center, student support areas such as admissions, counseling, financial aid, faculty work areas and conference rooms.

The smaller four-story building will house the new Culinary Program and an auditorium which can be used by the community for special events.

*Determine what type of repair facility is needed. Most vehicles can be repaired and maintained by a full-service repair facility, but if there is a major problem with a specific vehicle system, a shop specializing in that area might be the best choice. Vehicles still under warranty typically must be repaired by the dealer.

*Select a repair facility you trust. Get recommendations from friends, relatives and co-workers, or choose one of more than 8,000 AAA Approved Auto Repair facilities in the U.S. and Canada. To qualify, facilities must meet and maintain stringent standards for service, training, cleanliness and equipment as well as positive reputation and high customer satisfaction.

*Make an appointment. If the facility manager knows a motorist is coming and has a rough idea of the problem, the right technician can be assigned to the job and allowed enough time to get it done properly.

*Describe the problem. Don't tell the technician what needs to be repaired or replaced unless it's obvious. Instead, describe the problem and its symptoms, and let the technician determine the appropriate solution.

*Read the repair order. Be wary of blanket statements such as "check and correct transmission noise" or "fix engine." This could result in an unexpected and costly major repair. Never sign a blank repair order or tell the shop to "just fix it" or "do what's necessary" unless the problem is covered under warranty.

*Get a written estimate. Oral esti-

mates can be disputed or forgotten. Always ask for a written estimate prior to approving work on your vehicle.

*Insist on a call if repair costs will exceed the estimate. Predicting exact repair costs can be difficult, so most written estimates allow up to a 10 percent overrun.

*Carefully consider add-on repairs. If the repair facility calls to say a different part of the vehicle also needs work, it may be best to defer those repairs until a later visit unless the shop can provide clear justification for making them immediately. Don't hesitate to get a second opinion if the extra work does not appear warranted.

*Ask for replaced parts. When dropping a vehicle off for service, consumers should tell the shop they will want to see any replaced parts. Consumers are also entitled to keep those parts, unless the facility must return them under a warranty or exchange program. Replaced parts and a well-documented repair order can be useful if there is a problem later.

*Take a test drive. If a problem remains or the vehicle does not run properly after it's picked it up, don't go home. Return to the shop immediately. If a problem arises after leaving the shop, make an appointment to bring the vehicle back as soon as possible.

*Get a detailed copy of the repair order. Make sure it specifies the costs of labor and each part. Ask for the facility's warranty in writing if it's not printed on the bill.

Events in November at Valley Branch Library

Following are events in November at the Visitacion Valley Branch Library, 45 Leland Ave.:

*Nov. 4, 18 and 25, Tuesday: Infant/Toddler Lapsit with songs, stories songs and rhythms for for ages birth to 3 at 11:30 a.m.

*Nov. 4, 18 and 25, Tuesday: Preschool Storytime, ages 3-5 at 10:30 a.m.

*Nov. 12, Wednesday: Preschool Videos for ages 3 to 5 featuring Red Riding Hood, Strega Nona and The Amazing Bone at

10:30 a.m.

*Nov. 18, Tuesday: Lizard Lady! Snakes, lizards and tortoise from the deserts, forests, grasslands and rainforest for ages 5 and older at 1 p.m.

*Nov. 20, Thursday: Teen Slang Spelling Bee from 3:30 to 5 p.m. Win big at the Teen Slang Spelling Bee! Compete against fellow teens for fun and prizes. For information or to register, contact Abby Harwood at (415) 355-2848 or aharwood@sfpl.org.

McLaren Park News and Notes

by Betty Parshall

A New Home for George, the Goose

Many people were intrigued and delighted by the appearance of two geese at McNabb Lake a few months ago. Apparently someone found them difficult to care for and released them there, thinking that since mallards are content at the lake, the geese would be also. It was assumed that the larger goose, a beautiful black bird with shades of green on the back, was a male, and the slightly smaller white bird was female.

Several people enjoy feeding the ducks at the lake, and the two geese joined the crowd to feast on bread. Both were so tame that they would take food from one's hand. Two women who visit the lake regularly named them George and Gracie and paid special attention to their welfare. However, after a couple of months Gracie, the white goose, went into a decline, not eating and losing energy. Sadly, she eventually died. It was clear that George missed his constant companion, looking around and acting a bit bewildered, as if to say "where's my dear friend?"

The caretaker tried to find a bird refuge where George might be better cared for in a safe site. But the nearest suitable place was in Santa Cruz, and the institution required an extremely large donation to take on George. To the rescue came George's two lady friends. They negotiated a somewhat smaller, although still very generous, donation with the refuge, and also transported George there. We don't know their names, but they deserve our appreciation for their kindness and generosity, and it is hoped that George will do well and perhaps find a new companion to share his life there.

General Access at Crocker Amazon Soccer Fields

Correction: In last month's Grapevine column I reported that Crocker's new soccer fields are open only to scheduled team games. However, Larry McNesby, a recreation supervisor, has advised me that while there is a fence around the fields, there are ten gates that are left open for general access. While the original intent was to lock gates at night (after any games) and open them at 6 a.m. each morning, lack of staff made this impractical, thus the gates are left open.

Some Funds for McLaren Park

At Supervisor Sophie Maxwell's community town hall meeting at Martin Luther Middle School on October 18, our area superintendent James Threat said that some of the recently approved Park Bond money is designated for park paths and trails, and that McLaren Park will receive some of this funding. I raised the question of developing pedestrian paths along Shelley Drive and was assured that this will be given attention.

While we may have to wait longer to see traffic control signs and crosswalks along the street, it may be that in the next few months we'll have at least a path along Shelley. This could be relatively simple: prune back foliage a few feet and scrape and pack down the earth for easy walking.

At this meeting I also learned that the next Recreation Department meetings in our area would be: (1) January 27, 2009 at Palega Recreation Center and (2) January 29, 2009 at the Joe Lee Recreation Center.

It seems to be a problem for the Department to get the word out to the community about these periodic meetings, so note the dates and let your neighbors know, too.

Attention to Tires Can Cut Car Costs

AAA Northern California is encouraging motorists to pay more attention to the most overlooked and overworked part of their vehicles: tires.

Statistics show that most Americans don't know how to take care of their tires correctly, and many pay for it in shortened tire life and lower fuel efficiency.

The National Highway Traffic Safety Administration (NHTSA) has reported that more than a quarter of automobiles and about a third of light trucks and SUVs on U.S. roads have one or more tires underinflated 8 pounds per square inch (psi) or more below the level recommended by the vehicle manufacturer. The Rubber Manufacturers Association estimates that in 2005, underinflated tires were the cause of 660 automobile crash deaths, and NHTSA has found that they are a contributing factor in additional traffic fatalities.

"Don't wait till they're flat. A five-minute inspection each month can catch problems like underinflation and over-wear," said Cynthia Harris, spokesperson for AAA Northern California. "Following simple preventative maintenance like keeping your tires properly inflated and rotating and replacing them in a timely manner is an easy way to save money on gas and prevent dangerous accidents."

Good tire care habits can also save you an unnecessary call to AAA. Since January 1, AAA reported that 15 percent of all member road service calls in 2008 were tire-related.

Here's a list of tire tips from AAA:

*Check your tires regularly. Check pressure in all tires, including spares, at least once a month, and take time to inspect them for uneven wear, bumps, bubbles, or other damage. It's also good to check before long trips. Underinflated tires don't last as long and can become unsafe as they wear. Tire pressure is also af-

ected by hot or cold weather and overloading of the vehicle.

*Use a tire gauge. Tires can easily be underinflated by as much as 50 percent without visible difference. The only way to be certain is to check your tires with a tire pressure gauge when the vehicle hasn't been driven for at least three hours. Seal the valve firmly—if you hear air escaping, you won't get an accurate reading.

*Inflate your tires to the correct pressure. The ideal pounds per square inch (psi) is printed in the owner's manual or inside the door frame. The psi printed on the inside of the tire is the maximum, and overinflated tires don't grip the road as well and are far more susceptible to punctures and irregular wear.

*Know when your tires need to be replaced. The two best signs for when it's time to replace tires are built-in tread wear indicators and the penny test. When "wear bars" on your tires become level with the tread, it's time for a new tire. Or take a penny and insert it into the tread with Lincoln's head pointing down. If you can see all of Lincoln's head, it's time to replace.

*Rotate your tires regularly. Follow your vehicle manufacturer's guidelines for regular tire rotation and alignment. In general, tires should be rotated every 5,000 to 7,500 miles. This helps keep wear even and extends the life of your tires.

When it's time to buy new tires, consult your vehicle owner's manual for the correct size. Wrong-sized tires can interfere with the speedometer, transmission and automatic braking system.

Here are some additional signs that your tires may need attention:

*A side-to-side "waddle" at slow speeds.

*An increased shimmy or vibration at highway speeds.

*A sharp pull to the side.

*Weaving or fishtailing.

Flexible Spending Accounts Cut Taxes

by Jason Alderman

In these tough economic times, many people are seeking ways to stretch their buying power. Although cutting back on purchases and avoiding extravagances make sense, another good strategy is to look for ways to trim your tax bill.

As workplace benefits open enrollment season approaches, consider participating in health care and dependent care flexible spending accounts (FSAs), an increasingly common employer-provided benefit that can save you hundreds or even thousands of dollars in federal taxes.

FSAs (also known as reimbursement accounts) let you pay eligible out-of-pocket medical and child care expenses on a pre-tax basis; that is, before federal, state and Social Security taxes have been deducted from your paycheck. Using FSAs to cover expenses you would've paid for anyway reduces your taxable income by those amounts, which in turn lowers your tax bill.

Here's how it works: Say you earn \$35,000 a year and have a 25 percent marginal tax rate. By contributing \$1,000 to a health care FSA and \$3,000 to a dependent care FSA, your taxable income would drop to \$31,000, in turn lowering your taxes by \$1,000.

Gift Card Tips for Holiday Shoppers

Before buying a gift card this season, take some time to consider exactly what you're giving. Gift cards provide convenience and flexibility for shoppers and recipients but they also come with terms and conditions.

Experts at the Office of the Comptroller of the Currency (OCC) encourage you to read disclosures so you know the terms and conditions that affect the card's value, including:

*Fees, including those that apply after the sale and reduce its value;

*Expiration date;

*What to do if a card is lost or stolen;

*What to do if there are problems with the card; and

*Where the card can be used.

If disclosures are not stated on the gift card or its packaging, check for a toll-free number or Web site.

Unexpected fees and complex terms may frustrate consumers, but the top reason people lose money with gift cards is simply not using them. In 2006, the value of unused gift cards reached an estimated \$8 billion. According to Consumer Reports, more than one in four people reported not using a card they received that year.

Not all gift cards are the same. Some cards issued by retailers can only be used at a particular store or chain. Others, such as cards issued by banks, may be used at multiple locations. Because these cards vary, their terms may also vary.

For national banks that issue gift cards, the OCC has issued guidance that requires clear disclosure of fees and terms. The guidance also states that banks should avoid any marketing that misleads people about terms, conditions or limitations.

One way to tell if a national bank issued your card is to look for the name of the national bank on the front of the card. Other federal and state regulators have issued similar guidelines that apply to many retailers and nonbank companies.

If you have a complaint about a gift card issued by a national bank and can't resolve the issue with the bank directly, contact the OCC's Customer Assistance Group by calling (800) 613-6743 or visiting www.HelpWithMyBank.gov.

Chances are your holiday shopping list includes gift cards for friends and family. Be sure to check the terms and conditions. **NAPS**

Larger contributions result in even bigger tax savings.

You can use a health care FSA to pay for any IRS-allowed medical expenses not covered by your medical, dental or vision coverage. This includes deductibles, copayments, braces and other dental work over plan limits, contact lenses, glasses, prescription and over-the-counter medicines, acupuncture and chiropractic care, smoking cessation programs and many more. Check IRS Publication 502 at www.irs.gov for a complete list of allowable expenses.

Dependent care FSAs let you use pre-tax dollars to pay for eligible expenses related to care for your child, disabled spouse, elderly parent, or other dependent incapable of self-care, so you (and your spouse) can work. For some people taking a federal income tax dependent care tax credit is more advantageous, so ask your tax advisor which alternative is better in your situation.

FSA contribution amounts are deducted from paychecks throughout the year. As you incur eligible expenses, you submit receipts to the plan administrator for reimbursement.

Keep in mind these FSA restrictions:

*Maximum contribution amounts vary by employer, but commonly are \$2,000 to \$5,000 a year for health

care and \$5,000 for dependent care FSAs.

*Estimate planned expenses carefully because you must forfeit unused account balances. Some employers offer a grace period of up to 2 ½ months after the end of the plan year to incur expenses, but that's not mandatory, so check your enrollment materials carefully.

*Outside of open enrollment, you can only make mid-year FSA changes after a major life or family status change, such as marriage, divorce, death of a spouse or dependent, birth of a child, or a dependent passing the eligibility age. If one of those situations should occur mid-year, re-jigger your FSAs accordingly for maximum savings.

*You must re-enroll in FSAs each year — amounts don't carry over from year to year.

To learn more about how FSAs work, go to Visa Inc.'s free personal financial management site, Practical Money Skills for Life (www.practicalmoneyskills.com/benefits). If your company doesn't offer FSAs, consult a financial advisor about other ways you can save taxes on health and dependent care-related expenses.

It's not that difficult or time-consuming to estimate next year's health and dependent care expenses — especially if you know it will save thousands of dollars on your tax bill.

Visitation Valley History Project

by Betty Parshall

Memories of Taking the Bus

The latest revised recommendations of the proposed changes in Muni service included keeping the 56 in service despite the fact that it was listed as the line with the fewest passengers in a recent SF Chronicle story.

The comments expressed by our neighborhood at the community meeting a few months ago definitely had an impact on the Muni decision makers. Everyone who attended and helped bring out the crowd deserves a big "Thank You."

The latest rendition of the route eliminates a couple of segments. The bus will no longer run from Bayshore to Executive Park, and also on Wilde Avenue the bus will go directly down Rutland, eliminating the 400 block of Wilde with service to Delta and Tioga. I sent an e-mail to Muni thanking them for keeping the 56 in service but also asking that these segments be restored. I also asked that consideration be given to changing the route from the current circle to a straight back-and-forth run. I believe the circle route makes transfers more difficult, and also very difficult to know where the bus is at any given time. Readers may wish to express some opinions about these items too.

The current Muni news brought back memories about the early community service through Visitation Valley. The Reis Paul Tract Improvement Association gathered signatures and petitioned Muni to provide all the hill dwellers with bus service. I was in junior high at the time, so it must have been about 1947. Our first bus was the 29, and ran from Wilde and San Bruno to Geneva and Mission, a great convenience for those of us going to Balboa High School. Later the line became the Community Service 56. The run to Geneva and Mission was eliminated and the run to Executive Park was added. There were two coaches which left from each end of the line on the hour and half-hour, so it was easy to figure where a coach was at any time. Coming out from town, if I missed the bus at Wilde and San Bruno I knew I could catch it coming out of the Cove at Arleta and Bayshore. The schedule changed a bit when service was expanded to go down San Bruno to Mansell and up to Woodrow Wilson High School, which gave folks at the top of the hill service too (now covered by the current 29).

What was really memorable in the forties and fifties was the relationship of drivers and passengers. We got well acquainted with drivers because we used the bus frequently. Some of them were nice enough to drop passengers off in front of their homes, and if someone was late getting out in the morning the driver would slow down and check for the tardy one running out the front door.

One driver, John Tomola, was so popular that the neighbors gave him a little surprise party. In 1949, shortly before Christmas, Clarence Guttner, president of the Improvement Association, put on his Santa suit and with several neighbors gathered at a bus stop. When John pulled in to the stop he was presented with gifts and hearty thanks from everyone for his fine service.

Another popular driver, Leslie, lived for a time in a little cottage on Wilde Avenue. The property was a double lot and Leslie was no gardener. His folks had a ranch near Modesto, so a couple of times a year he would transport a pair of sheep to his place and let them mow down the grass and weeds. One day the sheep got out and gave Les a couple of runs around the block before he finally was able to drive them back into the yard.

This was referred to as the Great Wilde Avenue Stampede for many years by neighbors who enjoyed the show.

There was one driver who was not popular. He didn't nod or give a friendly smile and didn't spoil the riders as some drivers had. He was a penny collector, and since at the time the fare boxes were not locked, he spent a good deal of his time sorting through all pennies, looking for one of value. My mother was a penny collector too, so she always made sure her fare was paid in pennies for this driver. None of which, of course, would be a collector's dream come true.

Share your memories with the rest of us. E-mail bparshal@flash.net or call Betty at (415)467-7423

EarthTalk

All About Ocean Deserts

Dear EarthTalk: What are these "ocean deserts" I've been hearing about? Also, didn't I read that there was a huge mass of plastic bottles floating around somewhere on the ocean surface? -Wally Mattson, Eugene, OR

So-called "ocean deserts" or "dead zones" are oxygen-starved (or "hypoxic") areas of the ocean. They can occur naturally, or be caused by an excess of nitrogen from agricultural fertilizers, sewage effluent and/or emissions from factories, trucks and automobiles. The nitrogen acts as a nutrient that, in turn, triggers an explosion of algae or plankton, which in turn deplete the water's oxygen.

According to the Ocean Conservancy, a dead zone in the Gulf of Mexico—where the Mississippi River dumps untold gallons of polluted water every second—has expanded to over 18,000 square kilometers in the last decade. Many other such dead zones have also undergone rapid expansion in recent years.

A recent study by German oceanographer Lothar Stramma and a team of prominent international researchers confirms this phenomenon and also points the finger at global warming. Their data show that oxygen levels hundreds of feet below the ocean surface have declined over the past 50 years around the world, most likely a result of human activity. And as ocean waters warm due to climate change, they retain less oxygen. Furthermore, warmer upper layers of water stifle the process that brings nutrients up from colder, deeper parts of the ocean to feed a wide range of surface-dwelling marine wildlife.

The expansion of these dead zones is bad news for most marine inhabitants and the ecosystem they thrive in. Thousands of different species already stressed from over fishing and other threats, now must contend with expanding hypoxic areas throughout regions that once constituted healthy habitat.

The accumulation of plastic debris and other trash in the ocean is not necessarily related to hypoxic zones, but is yet another major problem facing the world's fragile marine ecosystems. California-based sea captain and ocean researcher Charles Moore discovered what is now known as the Eastern Garbage Patch—an aggregation of plastic and other marine debris occupying some 700,000 square kilometers in the North Pacific Ocean—during a crossing of the North Pacific in 1997. In a 2003 article in *Natural History Magazine*, Moore reported being astounded that he couldn't be further from land anywhere on Earth yet he could see plastic bags and other debris coating the ocean's surface as far as the eye could see.

Individuals can help the oceans and their inhabitants by making smart daily choices that can have collective, positive impact. Lowering your carbon footprint—driving less, biking more, donning a sweater instead of turning up the heat—is one way to help stem the spread of hypoxic zones, which is directly related to industrial activity and the amount of greenhouse gases we spew into the atmosphere.

And limiting plastic and plastic bag use is the best way to prevent such litter from ending up swirling around mid-ocean. Some countries, such as China, and many large cities—San Francisco, for example—have banned plastic grocery bags. If your city hasn't yet taken this step, pressure them to do so—and in the meantime bring your own reusable bags to the market and avoid plastic wherever else you can.

Dear EarthTalk: I've followed the trends in "eco-homes" now for many years. Are there equally encouraging things happening in the

world of condos? -Charlie Anderson, Seattle, WA

Believe it or not, condominiums may be some of the most environmentally responsible housing out there today, especially since more and more developers are paying attention to sustainability from the get-go.

By their very nature, many condo complexes adhere to some of the most basic tenets of green housing: density, to maximize surrounding open space and minimize buildings' physical and operational footprints; proximity to mass transit, given their typical location in urban areas; and reduced resource use per unit, thanks to shared systems, walls and common spaces. Builders can elect to layer on other green elements, such as high-efficiency appliances and HVAC systems, green roofs and organic landscaping.

"Projects are embracing green [to] be more responsive to what the buying public is looking for," says Gail Vittori, chairperson of the U.S. Green Building Council, which produced and manages the Leadership in Energy and Environmental Design (LEED) design and building standards. "They also want to have the built environment become much more in line with environmental and health considerations."

One example is Florence Lofts, a new development of 12 townhouses and a 4,200 square foot commercial building in down-

town Sebastopol, California. The LEED-certified project features a photovoltaic solar system on the roof for hot water and other electrical needs, a commercial scale "gray water" system to divert sink and shower water for irrigation purposes, and a tank that collects storm water from roofs to prevent excessive run-off.

Another example is The Riverhouse overlooking the Hudson River in New York City's Battery Park district. The LEED-certified, 320-unit building—the new home of actor/environmentalist Leo DiCaprio—has geothermal heating and cooling, twice-filtered air, non-

toxic paint, and landscaped roof gardens.

But not all developers need to break the bank to go green on their condo and apartment projects. Two-thirds of the units in Harlem's much-publicized 1400 Fifth Avenue building—touted as New York's first green condominium, are considered affordable, priced at \$50,000 to \$104,000 and restricted to families of moderate income. Also in the New York metropolitan area, Habitat for Humanity recently announced it has assembled a green design team to build "real affordable condos" in New Rochelle and other parts of

Uncertain Economy Caused Recent Dive in California Gas Prices

The freefall continues for gas prices as they dropped for the twelfth straight week thanks in part to an uncertain economy, according to AAA, which tracks fuel costs as a service to consumers.

California's statewide average price for a gallon of regular unleaded gasoline on Oct. 14 was \$3.46, down 39 cents from September.

"It's reasonable to expect the average retail gasoline price will keep dropping," said Matt Skryja, AAA Northern California spokesperson. "Consumers continue to cut back on using gas, as the economic crunch is helping to dictate how much they drive."

The national average was at \$3.16 a gallon for regular unleaded, which down 49 cents compared to the

AAA gas survey from September 9. In two weeks, the national average plummeted almost 50 cents per gallon. This came as the national price was adjusting after the impact of hurricanes Gustav and Ike.

The Organization of Petroleum Exporting Countries (OPEC) is concerned about the instability in the oil market and may decide to cut production at its special November meeting being held in Vienna. Cutting production would possibly halt declining gas prices as demand for oil drops worldwide. The 13 OPEC members produce about 40 percent of the world's oil.

Alaska had the highest average price for unleaded gas in the entire country at \$4.07; California had the highest average among the lower 48 states at \$3.46. There were

VISITACION VALLEY GRAPEVINE • NOVEMBER 2008 • 5

Westchester County. "If you're doing a moderately green building, the premium to build is typically in the 1.5 to two percent range. It's very small," says Leanne Tobias of Malachite LLC, a Maryland-based green real estate consulting firm. Additionally, the carrying costs for green units are lower, since such buildings operate on less energy and water and generate less waste than conventional high-rises. "All of those will be savings every month for the homeowners or residents of those buildings," Vittori adds. "That's a big plus."

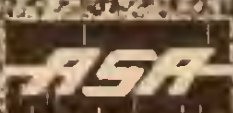
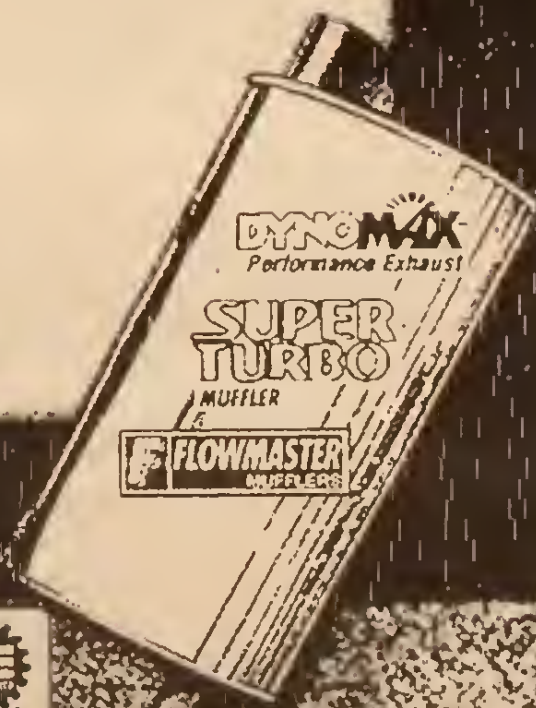
10 states with average prices under the \$3 mark.

Among the lower 48 states, the least expensive gasoline in the country was found in Springfield, Missouri where the average price of gas was \$2.53. The highest average price in the nation was in Tahoe City, California where the price was \$3.89.

The least expensive average price in Northern California could be found in Tracy, where unleaded was \$3.34. Of all the metro areas in Northern California, where gas prices are tracked by AAA, Ukiah saw the biggest drop over a month, as prices plummeted by 63 cents. Eureka and Santa Cruz also saw huge changes as the average price in both areas dropped by more than 50 cents.

COMPLETE AUTO REPAIR & MUFFLER

- Foreign & Domestic
 - Brake Service
 - Engine-Transmission
 - Fuel Injection
 - Electrical Service
 - Insurance Work
 - Tune-up
 - Muffler & Pipes
 - Catalytic Converter
 - Performance Dual Exhaust
 - Custom Bending
- Welcome
- Air Conditioning



415-585-8281

2500 BAYSHORE BLVD. (at Visitacion)

Joe Leland around the neighborhood

***Cheaper to Buy Now for Rent:** Looking for a sign that the unstable economic situation and mortgage meltdown has affected Vis Valley? Check out the latest price reductions at Candlestick Cove and the switch from ownership condos to rentals apartments at The Highpoint development on Geneva. The townhomes at The Cove were originally priced in the mid \$800,000 range, now they are listed as starting around the \$600,000s. Slow sales are likely the cause for the conversion to rentals at The Highpoint. Originally promoted as for sale condos, now signs promptly display "for lease."

***\$100,000 in the Hole:** Recall the 2005 Visitacion Valley Community Facilities and Infrastructure Fee? If not see the article "To Fee or Not to Fee" elsewhere in the Grapevine. The first round of new residential development has generated a little over \$100,000. All of which was transferred to DPW and then to PGE to do the design work required for the under grounding of utilities lines (hence the "Hole" metaphor) along Leland Avenue. Unfortunately, the under grounding of wires will not occur in conjunction with the surface streetscape improves. Leland Avenue will go through two rounds of construction. See below.

***Leland Avenue Facelift:** The \$4.1 million dollar Leland Avenue Streetscape Project is scheduled to begin in Spring of 2009. Specific design elements will include comer bulb-outs, traffic calming strategies, new street trees, other plantings, street furniture, pedestrian lighting, paving and crosswalk improvements, and public art/gateway elements. Merchants are currently being advised as to possible disruptions and community meetings will be scheduled soon. For more information contact VVBOOM project Manger Nick Wolff at 415.585.2338 or visit http://www.sfgov.org/site/planning_index.asp?id=35754

***Eight Bedrooms for \$549,000?:** 972 Rutland St. is currently being marketed with the following description: "Not a short sale! Don't be fooled by the exterior. 2 houses on 1 lot located in a nicer part of the Valley. Total 8 bedrooms 5 baths set up like 4 units. Front house has 7 bedrooms 4 baths. 4/2 up plus 2 in-laws down (2/1 & 1/1) with permit. Remodeled kitchen and baths. Rear house has a 1 bedroom 1 bath. 2 car parking (1 in garage and 1 driveway). Entire building will be vacant." Just in case anyone else is wondering, this lot is zoned RH-1 meaning only one dwelling unit is legal. In law units with cooking facilities can not be legalized. The Housing Code does not limit the number of bedrooms per home, but it does define a legal dwelling (bed) room. Bedrooms must have an operable window that exits onto a street or legal yard and the room can not be smaller than 70 square feet with a ceiling height no less than seven feet six inches.

***Interactive Community Calendar:** Too many meeting to remember? Want to share a community event? The Visitacion Valley Community Development Corporation (VVCDC) has a new online calendar that enables anyone to add meetings and community events that they would like to share. Check it out at: <http://vvcdc.org/vvcal/week.php>

Saturdays are Special at Randall Museum

The Randall Museum offers drop-in, hands-on art and science workshops every Saturday from 1 to 4 p.m. at 199 Museum Way (off Roosevelt, above the Castro). Workshops are \$3 per child; \$5 for a parent and child combo. All kids under 8 must be with a paying adult. Call 554-9600 for further information.

***Nov. 1:** Explore complementary colors and color blending as you create amazing crayon resist paintings.

***Nov. 8:** Discover how everyday objects can be recycled into beautiful bird sculptures.

***Nov. 15:** Movin' & Groovin' Experience how easy it is to suggest movement in people and animals with tom paper collage.

***Nov. 22:** Bring a photo or other 2-D memento or choose from our collection of glitter, sequins, feathers and more to embellish your own refrigerator magnets.

***Nov. 29:** Assemble your own bendable sculpture using wire and beads.

Other regular Saturday activities include:

***Morning Family Ceramics** from 10 to 11:30 a.m. (\$5 per person workshop fee)

***Meet the Animals** from 11:15 a.m. to 12 noon.

***Animal Feeding** at 12 noon.

***Golden Gate Model Railroad Club Exhibit** from 11 a.m. to 4 p.m.

Church of the Visitacion

Roman Catholic (1907)



Over a Century in Visitacion Valley

Daily Masses
(Mon-Fri) 7 a.m. & 5:30 p.m.

Saturday Masses
7:30 a.m. & 5 p.m.

Sunday Masses
8 & 9:30 a.m. (11 a.m. Spanish) 12:30 & 5 p.m.

Our Lady of Visitacion School
Grades K-8
239-7840

Religious Education: Grades K-8 (Saturday only) 239-6723

Come, Let us worship together!

655 Sunnydale Avenue
San Francisco, CA 94134-2838
(415) 239-5950

Rev. Erick E. Arauz, Administrator Pro Tem
Rev. Thuan V. Hoang, Parochial Vicar

Age-Appropriate Books Encouraged For Early Learning

Reading to children in their early years helps them develop skills for success in school and beyond. Introducing your infant to books expands his or her curiosity and knowledge – which later helps your child become a better learner. Through the wonder of books, your child can discover creative ways to think through situations, make independent decisions and solve problems.

The Bay Area First 5 county commissions encourage all parents and caregivers to inspire their children's curiosity by reading to them early and often from the following age-appropriate books recommended by The Children's Book Council:

Age 1: *Where Is My Baby? by Harnet Ziefert and Taback Simms. Babies enjoy sounds, which have an important role in their learning to talk. By your child's first birthday, he or she is listening closely to different voices. Help your child learn the different sounds animals make by sharing this story of farm animals looking for their little ones. These early lessons in connecting sounds to their sources can help your child get closer to speaking his or her first words.

Age 2: *Color Zoo by Lois Ehlert. At 2 years old children enjoy stories about everyday activities like getting dressed, eating, bedtime – or going to the zoo. This book can spark your child's creativity and help him or her make connections between colors, shapes and the objects they represent in their world.

Age 3: *Silly Little Goose! by Nancy Tafuri. Children are typically capable of solving simple and immediate problems by age 3. As your child follows the goose in this story, he or she can learn about the importance of curiosity in finding solutions to everyday problems, which builds valuable critical thinking skills.

Age 4: *Chicka Chicka Boom Boom by Bill Martin, Jr. and John Archambault. At age 4, children are ready to learn the basics of language. This tale introduces the alphabet – with the help of the letters themselves. The characters' adventures will encourage your child's imagination and help to familiarize him or her with important concepts helpful in learning to read.

Age 5: *The Very Hungry Caterpillar by Eric Carle. Children at this age begin to understand that their actions have consequences. With this modern classic, your child can learn about healthy eating and the result of eating too much, while following a caterpillar's journey to becoming a butterfly.

For more information on child literacy, visit www.first5kids.org/bay.

Book Review

Saving Money at the Dentist

Ramiel Nagel, author of *Cure Tooth Decay: Heal and Prevent Cavities with Nutrition* (CreateSpace, \$28.95) says his book can help Americans save money at the dentist, especially in this tough economic climate.

According to government actuaries, U.S. dental spending in 2008 could top \$100 billion. In light of the shaky economy, people are stressed about spending – and under stress, many resort to poor eating habits with diets high in sugar. But by changing dietary routines, Americans can limit and avoid tooth fillings and costly treatments like crowns and root canals, while bringing more health and balance to their bodies.

"Dental health is very important to the overall well being of the body and diet is vital to maintaining a healthy mouth," said Dr. Timothy Gallagher, President of the Holistic Dental Association. "I highly recommend this book for people who suffer from gum disease or frequently have cavities as it offers simple, effective nutritional remedies to help reduce pain and improve health."

Nagel's *Cure Tooth Decay* offers tips and steps people can take to improve their dental health, and ultimately, their overall well being. Some of his advice includes:

***Eat more organic butter.** Organic butter from grass-fed cows has high vitamin content with a unique form of vitamin K2. It also has highly absorbable forms of vitamins A, E, and

D, which are known to help bond the minerals calcium and phosphorus onto teeth, making teeth hard and healthy.

***Watch your intake of sugary foods and drinks.** A diet high in sugar can lead to painful cavities and tooth decay. Sugar breaks down teeth because it causes fluctuations in the blood sugar, causing painful toothaches that can result in expensive trips to the dentist.

***Avoid pasteurized dairy products.** While this may sound surprising, pasteurized dairy products are full of antibiotics, pesticides and growth hormones. A healthier alternative is unpasteurized milk from grass-fed Jersey cows. It is chockfull of vitamins including B6, A, D and K2, a vitamin that helps promote healthy teeth.

***Don't drink tap water.** Water from the tap is full of fluoride and there is little evidence fluoride in drinking water helps prevent cavities. In fact, it can have a negative impact on your overall health. Invest in a fluoride water filter or drink bottled water instead. "Processed food does not contain the bio-available vitamins that our bodies need to build healthy teeth and bones," said Ramiel Nagel, author of *Cure Tooth Decay*. "Organic foods are chemical-free and are filled with the nutrients our bodies crave. As someone who has had painful and sensitive teeth turn painless and three recurring cavities heal from programs outlined in my book, I know that it can help others change their lives. The reality is that cavities and tooth decay are preventable. This book arms people with the tools and know-how to do so."

San Francisco Minimum Wage to Increase

Starting Jan. 1, San Francisco's lowest paid workers will get some relief against rising gas, food, and utility costs.

The San Francisco Office of Labor Standards Enforcement recently announced that the city's minimum wage of \$9.36 per hour will be adjusted to \$9.79 effective January 1, 2009.

The Minimum Wage Ordinance, passed by San Francisco voters in November 2003, calls for annual rate adjustments based on the previous year's Consumer Price Index for urban wage earners in the San Francisco-Oakland-San Jose metropolitan area.

"Due to the nation's current economic crisis, San Francisco workers are working harder to stay even," said Mayor Newsom. "This minimum wage increase keeps them on par with inflation and showcases the sacrifice our small businesses are willing to undertake to move everyone forward."

The City is preparing updated multilingual posters announcing the new rates, and will mail the posters to 90,000 registered businesses. Employers are required to post the notice in their workplace. Additional information regarding San Francisco's Minimum Wage Ordinance can be found at www.sfgov.org/olse/mwo or by calling (415) 554-6292.

The national minimum wage, raised this past July, now stands at \$6.55 per hour. It will rise to \$7.25 per hour in July 2009. The State of California's minimum wage is \$8 per hour.

Crossword Puzzle Solution

S	A	I	G	A	A	C	H	G	R	O	
L	I	N	O	S	B	R	A	L	A	B	
A	N	G	U	S	B	E	S	U	N	O	
T	E	E	T	E	R	S	T	A	T	A	
			S	E	S	T	E	T			
A	L	T	S	A	P	N	I	C	H	E	
L	O	L	L	L	I	L	C	A	B	A	
L	I	C	I	T	R	A	P	B	O	N	
			A	R	I	O	S	O			
R	A	T	O	O	N	H	O	M	A	G	E
A	A	A	P	T	A	R	A	B	A	T	
A	R	A	H	R	S	L	H	A	S	A	
D	E	L	Y	A	H	Y	A	S	H	T	

JOHN W. KING SENIOR CENTER

500 Raymond Ave. San Francisco, CA 94134
Phone: 415.239.6233 Fax: 415.239.2262

Nutritional hot lunches served Monday-Friday from 12 to 1 p.m. for only \$1.50.
Seniors and non-seniors welcomed.

The Senior Center has many amenities, including our spacious outdoor courtyard. We offer social activities designed to keep seniors active and information designed to keep them informed.

Paratransit Service

Arts & Crafts

Bingo

Computer Center

Weekly Strength & Tone Classes

Chair Dancing

Yoga

Exercise Center

USDA SUPPLEMENTAL FOOD DISTRIBUTION SITE
Weekly food bags and Monthly food boxes

Cooking Corner

Chocolate Snowball Cookies

1 cup (2 sticks) butter or margarine, softened; ¾ cup packed light-brown sugar; 1 egg; 1 teaspoon vanilla extract; 2 cups all-purpose flour; ½ cup Hershey's® Special Dark® Chocolate Cocoa or Hershey's® Cocoa; 1 teaspoon baking powder; ¼ teaspoon baking soda; 3 tablespoons milk; ¾ cup finely chopped Mauna Loa® macadamia nuts or almonds; ¾ cup Heath Bits 'O Brickle Toffee Bits; Powdered sugar.

1. Beat butter, brown sugar, egg and vanilla in large bowl until blended. Stir together flour, cocoa, baking powder and baking soda; add with milk to butter mixture until well blended. Stir in nuts and toffee bits.
2. Refrigerate until firm enough to handle, at least 2 hours. Heat oven to 350° F. Shape dough into 1-inch balls; place 2 inches apart on ungreased cookie sheet.
3. Bake 8 to 10 minutes or until set. Remove from cookie sheet to wire rack. Cool completely; roll in powdered sugar. Makes about 4 dozen cookies.

NAPS

Child Care Center in Your Neighborhood



Serving the Needs of Children 2 to 5 Years

Breakfast, Lunch and Snacks Served Daily

Potty Training

Quality Teachers with Years of Experience

Applications Are Now Being Accepted!

Come and Hear About the Exciting
Learning Opportunities for Your Child!

1st Place to Start
1252 Sunnydale Ave.
San Francisco
(415) 333-2659

For More Information, Please Contact
Sandra Davis, Executive Director at (415) 333-2659

結合傳統的銷售和現代的科技

蕭佩麗和安娜成為你買賣物業的合作伙伴

我們的承諾:

- 你將會接到我們親自回答電話的服務而不是電話留言或他人作答
 - 網上查詢將會得到即日答覆
 - 會在允許的時間內給你答案
 - 介紹有關專業人士如工程師、會計師、律師為你提供 15 分鐘的免費諮詢
- 我們電腦的自動化系統將會自動提供最新房地產資料, 還有太多(不勝枚舉)

蕭佩麗是訪客區居民。她會為你的房屋視如自己的一樣保衛它的價值, 加上安娜
的現代全球化市場推廣技術, 定能帶來最高的市價

佩麗能講流利中文(廣東話、國語、上海話)

安娜能講印尼話

MERGE TRADITIONAL MARKETING SKILLS WITH UP-TO-DATE COMPUTERIZED SYSTEMS

Partner with Justyna "Tina" and Anna for all your real estate needs
and you will get:

- *Traditional, warm personal care with either Tina or Anna answering
your phone calls directly - not voice mail; not another representative.
- *Answer all your email inquiries within the same day.
- *Get you the answers within the promised approximate time.
- *Provide you with FREE 15-minute consultants by referring to
appropriate professionals that you need, such as contractors,
accountants, real estate attorneys, etc.
- *Enroll you in their free market update system on the particular housing
market of your interest.
- *And more (too long to list).

Justyna is a local resident who lives in Visitation Valley. She would
guard your house value as much as treating it as her own. Together
with Anna's updated computerized marketing system, they can get
you buyers from around the whole world.

Justyna speaks fluent Chinese (Cantonese, Mandarin and Shanghaiese).
Anna speaks fluent Indonesian.

Anna Gandamana
Realtor
Cell: 415-412-9141
E: anna@annasf.com
www.annasf.com



Justyna To "Tina"
Realtor
Cell: 415-830-1235
E: justynato@sbcglobal.net
www.justynato.com

100%
Listing
Sold
Rate



**COLDWELL
BANKER**
PENINSULA

Visitacion Valley
Police Report

Police Cases

*On Sept. 20 at 2:15 a.m. on Silliman Street at Valmar Terrace, a 29 year-old Portola District woman parked her car and opened its trunk. A man approached her, pointed a rifle at her and demanded money. The woman produced her wallet from her purse but the robber took the purse and the wallet. He ran from the scene. The perpetrator was described as a black male, 18 to 22 years old, standing 5'9" tall, weighing 165 pounds, wearing a black hooded sweatshirt and dark pants. At 3 a.m. on the first block of Brookdale Avenue, a 16 year-old Bayview District teen was stabbed in the head with a pair of scissors by another teen with whom she had been arguing. At 3:20 p.m. on the 100 block of Blythdale Avenue, an officer investigated a Domestic Violence incident and arrested a 33 year-old San Francisco man for felony assault.

*On Sept. 22 at 9:20 a.m. on the 100 block of Leland Avenue, an officer stopped a wanted man and arrested the 49 year-old Visitacion Valley resident on a local warrant for failing to register as a sex offender. At 10 a.m. on the 100 block of Blythdale Avenue, an officer investigated a fight and rendered aid to a 20 year-old Sunnydale woman who had been struck in the head with a trophy. At 1:45 p.m. at Sunnydale Avenue and Peaboby Street, an officer and posse investigated a Domestic Violence incident. It had occurred in a car on the Bay Bridge. The officers located the perpetrator and arrested the 26 year-old Oakland woman for felony battery and for a local misdemeanor warrant. At 5 p.m. at Silver Avenue and Brussels Street, a young woman was walking to the market when she heard footsteps from behind. She looked and saw three black teens, wearing all black clothing running towards her. One of the males took her cell phone from her pocket and another ripped her purse from her shoulder causing her to fall to the ground. The woman was not seriously hurt in the incident.

*On Sept. 23 at 12:50 a.m. on the 1800 block of Sunnydale Avenue, a 27 year-old Sunnydale woman was stabbed in the face by an unknown assailant described as a 20 to 24 year-old black female, standing 5'5" tall, weighing 150 pounds, wearing grey sweatpants, a black shirt and a black hat. She was armed with a kitchen knife.

*On Sept. 24 at 10:01 a.m., officers responded to Silver Avenue and Cambridge Street regarding a robbery on a Muni bus. Officers located a witness who told officers that the victim was on the bus when a suspect asked to see his phone. The victim gave the phone to the suspect, who would not give it back. When the victim attempted to follow the suspect, a second suspect brandished a gun and told the victim to keep back. Officers located the three suspects, the BB gun and the victims' phone. Three suspects were placed under arrest. No one was injured during the incident. At 10:25 p.m., a 24 year-old Visitacion Valley man was robbed at gunpoint by three suspects while riding a Muni bus. An officer and posse searched the neighborhood and found one of the suspects with the victim's belongings at Hahn Street and Visitacion Avenue. The 23 year-old Sunnydale resident was charged with robbery. The gunman was described as Samoan male wearing a black hooded sweatshirt, he was carrying a shotgun. At 11 p.m. at Visitacion Avenue and Hahn Street, the same suspects from the above listed robbery robbed a 20 year-old Tenderloin District woman of her money and her cell phone.

*On Sept. 25 at 11:55 a.m. on the 1400 block of Somerset Street, a 50 year-old Portola District woman was approached from behind by a man who pushed her to the ground and pulled her purse away. The man fled with the woman's belongings. The woman's daughter later received a phone call from a man claiming to have found the purse. They agreed to meet at San Bruno Avenue and Bacon Street in order to recover the purse. A police sergeant arranged for a surveillance of the meeting spot and officers detained a 59 year-old Hayward man. He had the victim's purse and cell phone. He had found it on a street in the neighborhood. The victim viewed the Hayward man and said that he was not the robber. The Hayward man was released. At 4:30 p.m., officers responded to the 100 block of Colby Street regarding a robbery involving four suspects. Officers spoke with the victim who stated that he was walking his dog when four unknown suspects approached him, pushed him up against a car and demanded his wallet. The suspects took his phone and his wallet and fled the area on foot. The victim stated he was not injured seriously and that his dog had not been touched. Officers searched the area, to no avail.

*On Sept. 26 at 3:40 p.m. at Silver Avenue and Cambridge Street, a 10 year-old Bayview District boy was robbed of his cell phone while waiting for a bus. The suspect was described as an Asian male, 14 to 16 years-old, standing 5'6" tall, weighing 100 pounds, wearing a dark blue sweatshirt, and blue slacks. At 8 p.m. at Arleta Avenue and Bayshore Boulevard, a woman threatened a pizza delivery man with a metal bar and took his car from him. The man pushed a pedestrian from the fleeing vehicle's path and landed on his car's hood. The suspect drove recklessly and threw the victim from the car's hood to the ground. A passerby picked up the victim and followed the stolen car, trapping it on the 100 block of Loehr Street. Officers arrested the woman, an 18 year-old Potrero Hill resident, and booked her into the County Jail on three felonies.

*On Sept. 27 at 1 a.m. on the 2100 block of Bayshore Boulevard, a witness reported that a man in one car shot at the occupants of another car. Officers investigated and recovered shell casings. No injured parties found at local hospitals. At 7:15 p.m. on the 100 block of Blythdale Avenue, an officer investigated a Domestic Violence incident and named a 25 year-old Bayview man as a suspect. At Bayshore Boulevard and Leland Avenue, an officer stopped a man who matched the description of a shoplifting suspect. The clerk identified the 37 year-old Visitacion Valley man. He was arrested and released on a promise to appear.

*On Oct. 3 at 1:05 p.m. at Rutland Street and Raymond Avenue, a 24 year-old Visitacion Valley woman had her purse pulled from her shoulder by a robber. He was described as a black male, 25 years old, standing 5'10", weighing 200 pounds, black hair, wearing a black-hooded sweatshirt over blue jeans with designs on its back pockets. The robber fled in a four-door brown or bronze colored car.

*On Oct. 5 at 3:40 a.m. on the 2200 block of Geneva Avenue, a 37 year-old San Francisco man reported that he was set upon by three other men. One of the men pistol whipped the victim. The man with the gun was described as a black male, 6' tall, weighing 180 pounds, wearing a brown baseball cap and a brown leather jacket. At 4 a.m. on the 2000 block of Geneva Avenue, an officer investigated a Domestic Violence incident and arrested a 45 year-old Visitacion Valley man for felony battery. At 3:30 p.m., officers responded to the 2000 block of San Bruno Avenue regarding a carjacking. Officers met with the victim who stated that three unknown suspects robbed him, took his car keys and drove away in the car. The victim gave officers the license plate of the car the other two suspects fled the scene in. The victim also stated that the suspects took his gold chain from around his neck and pushed him into the car, causing him to fall down. The victim, in fear, ran from the area and called for police. Officers located the vehicle, with the suspect inside and placed the suspect into custody. The victim positively identified the suspect. The victim was not injured during the incident.

*On Oct. 6 at 2 p.m. on the 1700 block of Sunnydale Avenue, a 25 year-old Visitacion Valley woman was approached by a suspect who showed her a gun in his waistband. Victim was robbed of belongings. Suspect described as an Asian male, 20 to 26 years old, 5'10" tall, 200 pounds, black hair, wearing a black "doo rag", black zipper jacket with a hood and black jeans, armed with a silver hand gun with black grips. At 3:20 p.m. at Velasco Avenue and Sawyer Street, a 16 year old Sunnydale resident was approached by three suspects in a car. One of the suspects displayed a handgun in his waistband. The suspects demanded the victim's dog, a white pitbull with black ears named Oreo, and the victim complied. The suspects fled in a black 2001 Honda. The gunman was described as a black male, 18 to 22 years old, 6' tall, 195 pounds, black hair, wearing a black t-shirt, dark pants. He was carrying a black handgun. At 6:50 p.m. on the 300 block of Oxford Street, an officer investigated a family fight and arrested a 38 year old Portola District woman for striking her sister with a cooking pot.

*On Oct. 7 at 7:30 p.m. at San Bruno and Silver avenues, officers responded to a restaurant on San Bruno Avenue regarding two suspects who were wanted in connection with a robbery that had occurred earlier. Numerous plainclothes officers were on scene and had several subjects detained. Officers conducted an investigation where the victims positively identified one of the subjects as the person who robbed them. The suspect was placed under arrest and transported to Bayview station for further investigation.

*On Oct. 8 at 8:30 a.m. at San Bruno and Harkness avenues, a 45 year-old Portola woman had her purse pulled from her shoulder as she walked home. Her assailant was described as a black male, 20 to 30 years old, 5'7" tall, 140 pounds, wearing a black zip-up jacket and black pants. At 4:04 p.m., members of Bayview's plainclothes team were in the area of San Bruno Avenue and Bacon Street during an undercover operation when they observed two suspects rob an individual who was standing at the corner and who had just been in a conversation with the person who robbed him. Officers took the suspect into custody, without incident and turned the investigation over to the Robbery Inspector, who was at Bayview Station. At 5:50 p.m. on the 2400 block of San Bruno Avenue, members of Bayview's plainclothes team were in the area of San Bruno Avenue when they saw an individual being robbed by a suspect. Officers caught the suspect and placed him under arrest without incident. At 8 p.m. at Felton and Girard streets, officers responded to San Bruno Avenue regarding a robbery. Officers spoke with the victim who stated that she was walking down the street when a suspect rode up to her on a bike and stopped in front of her. The victim told officers that the suspect got off the bike, pushed her to the ground and violently took her purse. The suspect then ran down the street, leaving his bike behind. The victim was taken to Saint Luke's Hospital, where she was treated and released. Officers did not locate the suspects. At 11:35 p.m. at Santos Street and Velasco Avenue, a 34 year-old OMI District man was parking his car in order to drop off his girlfriend and their child. A gunman approached the car and fired shots at the first man, striking him once in the back. The man drove himself to San Francisco General Hospital. General Work Detail, took over the case.

*On Oct. 14 at 1:30 p.m. on the first block of Blythdale Avenue, a social worker informed a School Resource Officer of student with bruises. The officer interviewed child, located his father, a 30 year-old Sunnydale man, and arrested him on one count of felony battery. At 4:20 p.m. on the first block of Blythdale Avenue, an officer and posse arrested a 25 year-old Tenderloin District man at the behest of an inspector for Domestic Violence Detail. The man had been named in two incident reports involving Domestic Violence. He was holding crack cocaine at the time of his arrest. At 8 p.m. on the 200 block of Santos Street, an officer investigated a Domestic Violence incident and named a Sunnydale woman as a suspect.

*On Oct. 15 at 6:15 a.m. at San Bruno and Ward avenues, a 65 year-old Portola District woman was shoved by a robber who took her purse and fled on foot. He was described as a male, 5'3" 110 pounds, wearing a black hooded sweatshirt and black pants.

*On Oct. 16 at 5:10 p.m. on Visitacion Avenue at Rutland Street, a 17 year-old Visitacion Valley male was attacked by two robbers who took his iPod and wallet. The perpetrators were described as Latin males, 18 to 20 years of age, standing 5'6" tall, weighing 160 pounds. One was wearing a black hooded sweater and the other was wearing a white t-shirt.

*On Oct. 17 at 11:50 a.m. on the 100 block of Garrison Avenue, an officer stopped erratic motorist and arrested the 43 year-old Sunset District man for driving under the influence and possession of narcotics. At 12:35 p.m. on the first block of Garrison Avenue, a 27 year-old San Pablo man was shot in the back as he stood in front of his girlfriend's home. The suspect was described as a black male, 20-20 years old, 5'8" tall, 150 pounds, wearing a black beanie, a black t-shirt, and blue jeans. *See Next Page*

Grapevine Classified

WVCC BOARD MEETINGS: Visitacion Valley Community Center (WVCC) regular monthly Board meetings, held the 4th Thursday of each month at 6 p.m., except December and May, are open to the public. Board members are selected by the members of the community center with dues currently paid, at the Annual Membership meeting held the 3rd Saturday in May each year. Any vacancies that occur on the Board due to uncompleted 3-year terms of membership are filled by appointment of the remaining Board members. At least 75% of our Board members must reside in Visitacion Valley. Persons interested in Board membership are encouraged to send a letter of interest to Board of Directors Development Committee, Visitacion Valley Community Center, 50 Raymond Avenue, San Francisco, CA 94134. Please let the Board know what you could contribute that will enhance and improve our organization for better service to our community. You will be contacted and your letter will be submitted to the Board for consideration at either the next Annual election or of any available open positions that might occur within the coming year.

VOLUNTEERS WANTED for WVCC After School Program to tutor children ages 5-14 at one of our 11 sites in the Visitacion Valley area. Interested persons contact Dee Smith, WVCC After School coordinator: (415) 585-2059.

GRAPEVINE DISPLAY ADVERTISING: new limited-time rates: Full Page: \$60, 1/2 Page \$33.75, 1/4 Page \$18.75; 1/8 Page \$10; 1/12 Page \$8, 1/16 Page \$6. Generous discount for three or more insertions. Call (415) 467-9300 for more details. **Classified:** 20 words for \$1. Extra line 50 cents. Ad and payment should be received by 15th of prior month at Visitacion Valley Grapevine, 50 Raymond Ave., San Francisco, CA 94134.

Visitacion Valley
Community Center
Senior Program

Funded by
S.F. Department of Aging & Adult Services

Open 365 Days a Year

Lunch Served Every Day

66 Raymond Avenue 467-4499

Visitacion Valley
Dental Office

Albert Kuan, D.D.S.



10 Percent Senior Discount

37 Leland Avenue
San Francisco, CA 94134

Monday thru Friday: 9 a.m. to 5 p.m.
Closed on Thursday

Phone 239-5500
for an appointment
Cantonese Spoken

At 11:55 p.m. on the first block of Brookdale Avenue, a 20 year-old Sunnydale District man was shot in the legs as he ran from two gunmen. They were described as black males.

*On Oct. 18 at 12:10 p.m. at Somerset and Felton streets, a victim was robbed at gunpoint by two suspects who jumped out of car> The loss was was money, an ID card and a cell phone. There were no injuries. At 1:45 p.m. at Santos Street and Geneva Avenue, an officer investigated a Domestic Violence incident and arrested a 27 year-old Sunnnydale woman for making criminal threats.

*On Oct. 19 at 7 a.m. on the 900 block of Goettingen Street, an officer investigated a Domestic Violence incident and arrested a 49 year-old Portola District man for battery and criminal threats.

Police Summaries

*Sept. 20: First block of Blythdale Ave., 37 year-old Bayview District man arrested for violating a court order.
*Sept. 20: 100 block of Blythdale Ave., criminal threats
*Sept. 20: 1900 block of Burrows St., '94 Acura Integra recovered.
*Sept. 20: 700 block of Delta St., found person, juvenile.
*Sept. 20: 4000 block of San Bruno Ave., vandalism to building, broken window.
*Sept. 20: 1500 block of Sunnnydale Ave., '87 Honda motorcycle recovered
*Sept. 22: 100 block of Blythdale Ave., vandalism to building, broken window
*Sept. 22: First block of Cambridge St., '94 Honda Accord recovered.
*Sept. 22: 500 block of Sawyer St., mental health intervention.
*Sept. 22: 1900 block of Sunnnydale Ave., death case, cause unknown.
*Sept. 23: 100 block of Leland Ave., missing person, adult.
*Sept. 24: 700 block of Delta St., runaway juvenile.
*Sept. 24: 200 block of Leland Ave., 19 year old Visitation Valley man arrested for battery
*Sept. 24: 100 block of Tioga Ave., mental health intervention
*Sept. 24: 400 block of Raymond Ave., 13 year-old Bernal heights teen cited for false fire alarm.
*Sept. 25: 7:40 p.m., 300 block of Wilde St., residential burglary occurred between 8 a.m. and 1 p.m., entry via side window, computer, cameras and video game taken.
*Sept. 25: 1800 block of Geneva Ave., auto burglary
*Sept. 25: 500 block of Raymond St., fire report, arson case, '91 Toyota Camry recovered.
*Sept. 25: 300 block of Teddy Ave., '91 Dodge van recovered (Oakland PD case).
*Sept. 26: 2400 block of Bayshore Blvd., theft from vehicle.
*Sept. 26: 700 block of Delta St., found person, juvenile.
*Sept. 26: 1600 block of Sunnnydale Ave., '08 Toyota RAV 4 stolen.
*Sept. 27: 100 block of Blythdale Ave., mental health intervention.
*Sept. 27: 100 block of Blythdale Ave., vandalism to building, broken windows.
*Sept. 28: 12 noon, 100 block of Blythdale Ave., shots fired, occurred between 1 and 10 a.m., car damaged by gunfire
*Sept. 28: 4:15 p.m., 1600 block of Burrows St., strong arm robbery, purse snatch, 37 year-old Portola woman was attacked by a robber who jumped from a blue sedan and pulled a purse from her shoulder.
*Sept. 28: First block of Santos St., vandalism to parked car.
*Sept. 30: 700 block of Delta St., found person, juvenile.
*Sept. 30: McLaren Park, 26 year-old Excelsior man cited in dog attack
*Sept. 30: 200 block of Santos St., '92 Acura Integra recovered.
*Sept. 30: 1500 block of Sunnnydale Ave., '85 Chevrolet Camero recovered (Oakland PD case), driver identified by car's owner as having permission to drive car
*Oct. 1: 200 block of Blythdale Ave., vandalism to building, broken windows.
*Oct. 1: 700 block of Delta St., missing person, juvenile
*Oct. 1: 500 block of Leland Ave., '87 Toyota truck recovered.
*Oct. 1: 500 block of Raymond Ave., fire report, arson of vehicle
*Oct. 2: 600 block of Carter St., '96 Acura Integra stolen.
*Oct. 2: 700 block of Delta St., found person, juvenile
*Oct. 2: 300 block of Raymond Ave., auto burglary
*Oct. 2: 1800 block of Sunnnydale Ave., missing person, juvenile.
*Oct. 3: 1000 block of Girard St., 31 year-old Portola District man arrested for violating a court order
*Oct. 3: First block of Raymond Ave., fraud case, Golden Hill Travel case
*Oct. 3: 1600 block of Sunnnydale Ave., theft, soccer uniforms taken from clothes line
*Oct. 3: 9:23 a.m., 2000 block of Bayshore Blvd., burglary, construction site, occurred between Sept. 27 and Oct. 1, forced entry by cutting fence surrounding building under construction, power cords taken and copper piping removed from interior walls
*Oct. 3: 100 block of Tioga Ave., fraud case, Golden Hill Travel case

*Oct. 4: 300 block of Leland Ave., '84 Toyota truck recovered (Sacramento CHP case)
*Oct. 5: 9 p.m., First block of Brookdale Ave., residential burglary occurred between 11 a.m. and 8:50 p.m., entry via opened window, computer taken.
*Oct. 5: First block of Brookdale Ave., theft from building, suspect known
*Oct. 5: 1100 block of Girard St., 28 year-old Daly City man cited for trespassing
*Oct. 5: Hahn St. and Sunnnydale Ave., traffic collision, no injuries
*Oct. 5: 1200 block of Sunnnydale Ave., mental health intervention.
*Oct. 5: 100 block of Tioga Ave., mental health intervention.
*Oct. 6: 300 block of Raymond Ave., vehicle strip, one wheel taken.
*Oct. 6: 1700 block of Sunnnydale Ave., 19 year-old Sunnydale District man cited for delaying investigation and trespassing.
*Oct. 6: 100 block of Tucker Ave., fraud case, Golden Mountain Travel Agency
*Oct. 6: 500 block of Wilde Ave., mental health intervention.
*Oct. 7: 200 block of Santos St., mental health intervention.
*Oct. 7: 1700 block of Sunnnydale Ave., brandishing of handgun
*Oct. 8: Santos St. and Velasco Ave., aggravated assault with gun.
*Oct. 8: Hester Ave. near Peninsula Ave., grand theft, pursesnatch.
*Oct. 8: 300 block of Schwerin St., stolen automobile.
*Oct. 8: Girard and Felton Sts., robbery on street, strongarm.
*Oct. 8: San Bruno Ave. and Bacon St., attempted grand theft from person
*Oct. 8: San Bruno Ave. and Felton St., attempted grand theft from person
*Oct. 8: San Bruno Ave. and Bacon St., grand theft from person.
*Oct. 8: Girard and Bacon Sts., assault.
*Oct. 8: Somerset and Burrows Sts., robbery on street, strongarm.
*Oct. 9: First block of Brookdale Ave., battery.
*Oct. 9: First block of Blythdale Ave., malicious mischief, breaking windows.
*Oct. 9: Pasadena St. and Geneva Ave., forcible rape, bodily force
*Oct. 9: Silver Ave. and Holyoke St., robbery on street, strongarm.
*Oct. 10: San Bruno Ave. and Woolsey St., battery
*Oct. 10: San Bruno Ave. and Dwight St., possession of base/rock cocaine.
*Oct. 11: 1800 block of Sunnnydale Ave., aggravated assault with bodily force.
*Oct. 11: 1800 block of Sunnnydale Ave., malicious mischief, breaking windows.
*Oct. 11: Sunnnydale Ave. and Hahn St., malicious mischief, vandalism of vehicles.
*Oct. 12: 200 block of Argonaut Ave., possession of marijuana.
*Oct. 12: 200 block of Argonaut Ave., transportation of marijuana
*Oct. 12: 200 block of Argonaut Ave., possession of marijuana for sales.
*Oct. 12: Girard and Burrows Sts., stolen automobile.
*Oct. 13: Hester Ave. near Peninsula Ave., stolen automobile.
*Oct. 14: 1800 block of Sunnnydale Ave., petty theft from locked auto.
*Oct. 14: Leland Ave. and Bayshore Blvd., found property, wallet and contents turned in at Ingleside Station.
*Oct. 14: 500 block of Rutland St., recovered license plates
*Oct. 14: 1600 block of Sunnnydale Ave., missing person, juvenile.
*Oct. 15: 10:30 a.m., 2600 block of San Bruno Ave., theft from locked vehicle, no arrest.
*Oct. 15: 200 block of Leland Ave., found property: vehicle registration papers
*Oct. 15: 200 block of Schwerin St., criminal threats, brandishing weapon, domestic violence case, suspect known.
*Oct. 15: 1500 block of Sunnnydale Ave., two detained in juvenile probation investigation.
*Oct. 15: 1500 block of Sunnnydale Ave., vandalism to parked car.
*Oct. 15: 1600 block of Sunnnydale Ave., found persons, two juveniles.
*Oct. 15: First block of University Ave., missing person, adult.
*Oct. 15: Goettingen and Bacon Sts., attempted robbery on street with gun.
*Oct. 16: Silver and San Bruno Aves., robbery, bodily force
*Oct. 17: First block of Blythdale Ave., auto burglary
*Oct. 17: 100 block of Peabody St., missing person: juvenile
*Oct. 18: 2200 block of Bayshore Blvd., traffic collision, hit and run, no injuries, Daly City Police located the suspect and the victim identified the perpetrator, a 22 year-old Daly City man was cited for a hit and run.
*Oct. 18: First block of Burr Ave., two knives found in bushes by children surrendered to police.
*Oct. 18: Crocker Amazon Park, found person, adult, officer admonished two men for Park Code violations and learned that one had been reported missing.
*Oct. 18: Fratessa Ct., shots fired, homeowner found bullet embedded in his dishwasher, said it must have landed there sometime in August
*Oct. 18: 100 block of Peabody St., found person, juvenile
*Oct. 18: 700 block of Rutland St., traffic collision, hit and run, no injuries
*Oct. 18: 400 block of Sundse Way, mental health intervention
*Oct. 19: Castillo St. & Geneva Ave., traffic collision, 27 year-old Visitation Valley man arrested for DUI.
*Oct. 19: 800 block of Velasco Ave., vandalism to parked car.
Captain Denis O'Leary of Ingleside Station and Captain John Loftus of Bayview Station contributed to this report

Go and Save Green

by Jason Alderman

It's pretty hard to ignore the environmental crisis our world faces today. You've probably already begun altering your behavior in response, whether by recycling, planting trees or simply driving less.

Sometimes environmentally friendly alternatives are more expensive, which makes them harder to manage on a tight budget. But there are many, often unexpected, ways to save money while being "green." Here are a few tips:

Kill energy vampires. Have you ever noticed how many appliances and electronic devices in your home burn lights or digital displays even after they're turned off? They're called energy vampires because they suck energy whenever they're plugged in—even in standby mode; about 5 percent of your monthly electricity bill, by some estimates.

Energy vampires include televisions, DVD players, stereos, computers, microwaves, cell phone and iPod chargers (regardless of whether devices are fully charged or even attached) – the list goes on. Try plugging these devices in only as needed or attaching them to power strips so you can turn them all off at once every night. Hint: Satellite- or cable-based television DVR recorders may have to be plugged in separately to operate properly.

It's the water. Besides sucking up millions of barrels of oil to make the plastic bottles, bottled water is just plain expensive: Per ounce it costs more than gasoline and is several thousand times more costly than tap water. Instead of feeding the landfill, buy a water filter and lightweight, reusable metal containers and save yourself hundreds of dollars a year.

Speaking of water, did you know that a faucet leaking one drop per second wastes 2,700 gallons a year? Throw in a leaky toilet and faulty lawn sprinklers and we're talking serious money. Numerous websites offer water conservation tips, including the National Wildlife Federation (www.nwf.org/water/waterconservation.cfm) and the Federal Emergency Management Agency (www.fema.gov/areyouready/appendix_a).

Recharge your batteries. Think of all the batteries you buy every year for remote controls, cameras, video game handsets, etc. Consider buying rechargeable batteries that can be recharged hundreds of times, exponentially offsetting their higher initial cost. Just be sure to dispose of all batteries properly since they can leach toxic chemicals into landfill.

Recycle old electronics. Before trading up to a new flat-screen TV, computer or cell phone, note that older CRT televisions and computer monitors typically contain up to eight pounds of lead, while cell phone batteries and computer circuit boards harbor toxic metals. Plus, what's outmoded for you may still be an upgrade for many others, so rather than throwing away used electronic equipment, recycle or pass it along.

Many electronic retailers now offer free recycling programs for electronics, printer cartridges, batteries and other e-waste. Visit www.mygreenelectronics.com for zip code-searchable links to recycling and reuse programs. The site also features an energy calculator that shows you how much your various electronic devices cost when in use or idling.

Used is good. You may balk at wearing used socks, but what's wrong with using previously owned dishes, furniture or garden tools that are still in good shape? Check out the Freecycle Network (www.freecycle.org), a worldwide network of thousands of grassroots groups with more than 5 million members who are dedicated to reusing and keeping "good stuff" out of landfills. Another good search engine for recycling programs is www.earth911.org.

Make the world a better place for your grandchildren – and save a little money in the bargain.

Local Youth Grand Prize Winner In Afterschool Art and Essay Contest

All elementary and middle school youth attending afterschool programs in San Francisco were recently invited to participate in San Francisco Afterschool for All Initiative's "Why I Love My Afterschool Program" contest.

Youth submitted a short essay or original art work that depicted why they love their afterschool program. About 246 entries from 20 programs were judged within each of San Francisco's 11 supervisorial districts.

Grand Prize in the Essay Division was awarded to Emiah J., a 7th grader in the Girls After School Academy (GASA) in Visitation Valley. She wrote:

"I am a 7th grade student at Visitation Valley Middle School. I have been a member of the Girls After School Academy (GASA) for three years. There are many reasons why I love my afterschool program.

"As a member of GASA I have learned how to give respect regarding people and life in general. My behavior is much better. For example, sometimes I would get in trouble for talking when I was supposed to be completing a school assignment. By participating in different activities and with the help of GASA staff I have learned how to become a better young woman and I am completing my work on time (less talking during assignments).

"In conclusion, I feel that GASA is providing me with the skills I need to be a shining star. I have been blessed with the opportunity to attend field trips and events through GASA. Some of the field trips would not have been possible without the help of my after school program. GASA has proved to me that there is hope and life outside my neighborhood. I love GASA!"

Other winners included: Grand Prize

Art: Camilia K., a 5th grader in the Richmond District After School Collaborative at Lafayette Elementary School in District 1
Mural: Sijazzmyn C., a 3rd grader in the Whitney Young Child Development Center in District 10
Art
*Ivy Z. YWCA Chinatown Youth Programs/Newcomer Elementary Student Tutorial Program, District 3
*Sophia Q. Lawton Pride Afterschool Program At Lawton Alternative School, District 4
*Claudia W. African American Art & Culture Complex, District 5
*Jameisa J. Tenderloin Neighborhood Development Corp.'s After School Program, District 6
*Flora L. Portola Family Connections, District 9
*Destiny B. Whitney Young Child

Development Center, District 10
Essay
*Maire M. Frank McCoppin Elementary Child Development Center, District 1
*Senia M. Booker T. Washington Community Service Center Afterschool Program, District 2
*Gary L. YWCA Chinatown Youth Programs/Newcomer Elementary Student Tutorial Program, District 3
*Kimberly T. ExCEL at R.L. Stevenson Elementary School, District 4—SUNSET BEACON
*Imoni C. Tenderloin Neighborhood Development Corp.'s After School Program, District 6
*Giovanni C. SF ExCEL & Mission Beacon Collaborative at Everett Middle School, District 8
*Lucy W. Sports 4 Kids Afterschool Program at Hillcrest Elementary After School Program, District 9
*Ariel C. OMI/ Excelsior Beacon Center at Denman Middle School, District 11

Five Tips for Surviving a Down Economy

Following a few easy steps can help keep your head above water during tough financial times from MSN Money personal finance editor Liz Pulliam Weston:
*Don't confuse your needs and wants. We have fewer needs (shelter, food, clothes, etc.) than wants (endless). Figuring out what we really need and how to get it for less can really help get finances in check. If you find yourself saying "I need a (whatever)," stop for a second and consider whether you really do. You probably don't have to live without it forever, but wait until you're in a comfortable enough financial situation before purchasing.

*Getting the big stuff right. If your mortgage or rent payment eats up much more than 30 percent of your gross income or your vehicle costs you more than 10 percent (including financing, repairs and gas), you're probably overspending on the "big stuff" in your life. Try using the Home Affordability Calculator on MSN Money to get a realistic look at what's truly manageable.
*Get out of debt. Whether you

meant to do it or not, there's no excuse for carrying credit card debt. It costs you a ton of money in interest and puts you at the mercy of the credit card companies. If you can't pay your bill in full, it's time to put that card away. Pay over the minimum and plan to pay it off entirely before using any of your credit cards again.

*Track your spending. It's not the most fun, but keep track of every nickel you spend for at least two weeks. You'll learn why and how your money is disappearing. Once you can see where your money is going, you can find ways to keep more of it in your pocket.

*Set up an emergency fund. A \$500 cushion is something that just about everyone can come up with and it can really be a lifesaver. You never know what can happen tomorrow, and having some savings set aside will help keep you from going further into credit card debt or searching for high-interest alternatives such as payday loans.

For more helpful financial tips and tricks from Liz Pulliam Weston, visit <http://money.msn.com>.

NAPS

Visitation Valley Child Care Food Program

Visitation Valley Community Center announces sponsorship of the Child and Adult Care Food Program (CACFP). Meals will be available at no separate charge to children enrolled at all Visitation Valley Community Center's Children's Programs centers. "The United States Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, gender, religion, age, disability, or political beliefs. Persons with disabilities who require alternate means of communication for program information (Braille, large print, audio tape, etc.) should contact USDA's TARGET Center at (202) 720-2600 (Voice and TDD)."

"To file a discrimination complaint, write USDA, Director, Office of Civil Rights, Room 326-W, Whitten Building, 1400 Independence Avenue, SW, Washington, D.C. 20250-9410 or call (202) 720-5964 (Voice and TDD). USDA is an equal opportunity provider and employer."

For information regarding enrollment, contact: Visitation Valley Community Center, 50 Raymond Avenue, San Francisco, CA. 94134; (415) 467-6400.

Grapevine Puzzler California Governors

R O L P H S H Q T J H G W D Q W J A V W
D I S S T E P H E N S Y A Q D U Y W Q I
R T C Y U E G W E R E T Y U E U W D J L
F F W H P I J W Q N J H H T O O B N J S
M S D V A B S X W N O S N H O J R G L O
A F T H C R H O E T W Y I W I E O A A N
H F T A H E D T W H Q S U I G L W J G K
K S E R E E E S Y G T T W G S K N B U J
R D L E C E U N O I R A E O A H I K O L
A W L H O J K A U N W N R L G S H D S
M A I R R E M G N K E F W E L I E Q C C
E R G R T Y E A G Z W O E E Y T Q I M R
T R T R H W J E T K J R R N C V B N E R
U E N I W R I R H J E D J A R T K L G T
I N D A S L A T H A M W J M E K L L T Y
W R A B V W N Q F D W Q N E M E H W U U
E E V V H S W A T E R M A N W F D M I R
K R I C G J O H N S O N J O K W E R R L
S A S E B A R T L E T T U T Y U I O A C
T T E N R U B G F D S A S S N I K R E P

Burnett	Booth	Gage	Olson
McDougal	Pacheco	Pardee	Warren
Bigler	Irwin	Gillett	Knight
Johnson	Perkins	Johnson	Brown
Weller	Stoneman	Stephens	Reagan
Latham	Bartlett	Richardson	Brown
Downey	Waterman	Young	Deukmejian
Stanford	Markham	Rolph	Wilson
Low	Budd	Merriam	Davis
Haight			Schwarzenegger

Historic Proportions

1866

Match clues to answers.

- Successfully completed on July 27 allowing transatlantic communication for the first time.
- Eliminated by U.S. Congress on May 16 and replaced with the nickel.
- On June 2, Fenian forces fought with their militia at Ridgeway and Fort Erie
- Kingdom declared war on Austria on June 20.
- On July 28, it standardized weights and measures in the United States.
- First U.S. state to be readmitted to the Union on July 24 following Civil War.
- Defenders fought off Spanish fleet on May 2 at the Battle of Callao.
- Considered their first robbery on Feb. 13 in Liberty, Missouri.
- Canadian Parliament met here for the first time on June 8.

Grapevine Five Years Ago

NOVEMBER 2003

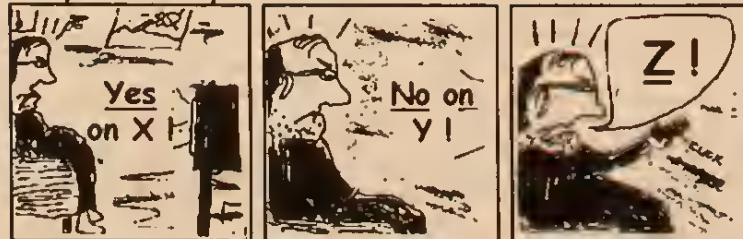
*Combining two former neighborhood events – Harvest Festival and Neighborhood Day – organizers held their first annual Celebrate Visitation Valley (CVV) on Oct. 4 at Visitation Valley Playground to mark the noontime ribbon-cutting and grand opening of the Visitation Valley Recreation and Park Clubhouse.

*As part of construction work on the US101/Third Street overpass for Muni's Third Street Light Rail Project, both northbound and southbound portions of the US101 freeway adjacent to Visitation Valley were closed between 12 midnight and 5 a.m. and affecting one direction at a time.

*Kathleen Vasquez, an English teacher at Philip and Sala Burton Academic High School, was presented with the Milken National Educator Award during an Oct. 16 assembly at the school.

*Visitation Valley Jobs, Education and Training (VVJET) graduated its eighth class of apprentice carpenters during a noontime celebration Oct. 17 at The Village on Schwerin Street.

Sump, the Gump



Baby Boomers

by Rix Quinn
Netwok TV

Most of us Boomers weren't even born yet, but June 25, 1951 became a major day in future lives. That's when one TV network broadcast a four-hour program to Washington, D.C., New York City, Boston, Philadelphia, and Baltimore.

However, no color TV sets were owned by the public. At that time, there were reportedly fewer than 50 color receivers at the network. So, the broadcast was essentially made for monitoring purposes.

One older Boomer reports, "I don't remember anybody having a color TV much before the mid-1950s. And the first show I remember seeing in color was the World Series...but I don't remember what year."

Other Careers

What would you do today if you were not doing what you're doing now? That's a great question for Boomers, who are now well into the middle of their careers.

"I'll always remember my high school history teacher," one Boomer said. "He could really make the subject come alive. If he was talking about a Civil War battle, he'd pretend that his desk was, say, an important hill. He'd talk about how hard it would be for the opposition to attack. Then, he'd assume the thoughts of the other side, and talk about how they would approach that hill. I've thought about how fun it might be to teach like that."

Another Boomer, who later majored in journalism, talked vividly about an assignment in eighth grade speech class. "Our job was to read one-act plays, then create a one-act script of our own. My play was chosen the best one, and the class performed it."

"It felt really weird to see characters – whom I'd developed – converse with each other. It also made me realize how hard it is to write dialog."

"I never following the play-writing career path, but someday maybe I will."

Film Strips

How many of you Boomers remember "film strips?" They were sorta like slide shows.

Each was accompanied by audio. The teacher moved to the next slide every time the audio "beeped." One time this kid in our class made random beep sounds. The teacher raced through the

As a Matter of Fact

*President Andrew Johnson was apprenticed to a tailor at the age of 13 and for the rest of his life he made his own clothes.

*In addition to French, many residents of Brittany, the northwest section of France, speak Breton, which is related to Welsh.

*In 1366, King Edward III of England outlawed bowling to keep his troops focused on archery.

*Fennel is an herb of the parsley family. In ancient Rome it was believed that eating any part of it improved eyesight.

*During World War I, Woodrow Wilson's wife grazed sheep on the front lawn of the White House.

*Utopia, a name for an imaginary land where everything is supposed to be perfect, comes from the Greek words ou and topos, meaning "no place."

*James Madison, at 5 feet, 4 inches, was the shortest president. Abraham Lincoln, at 6 feet, 4 inches, was the tallest president.

*Abraham Lincoln's schooling lasted less than a year and the rest of his education was self-taught.

*Cats were domesticated in 3000 BCE, while dogs have been domesticated since 12,000 BCE.

*The first artificial kidney was developed by John Jacob Abel in 1914.

slides, leaving us several minutes of mind-numbing audio about hibernating snakes.

Did you ever see a film strip? Did anybody in your class die from boredom? My two favorite film strips were "From caterpillar to butterfly" and "Mr. Gorilla learns to dance." (Actually I made that last one up, because I never saw a film strip about a gorilla, especially one with dancing skills.)

The Mid-1960s

The first part of the 1960s brought this country a new, young President, John F. Kennedy. The end of the decade ushered in hippies, drugs, and colorful, tie-dyed shirts.

The questions you should probably ask are: (1) What happened to the middle of the decade? (2) What are hippies? (3) How are shirts tie-dyed, and where are those shirts now?

(1) Many of us don't remember what happened during those middle years because we hit puberty. It's long been suspected that a person cannot hit puberty and retain useful information simultaneously.

(2) Hippies were children of the '60s who focused on love, peace, and music. A few also focused on recreational drugs, which they used until their eyes unfocused. They wore outrageous clothing, headbands and long hair.

(3) Tie-dyeing is a method of tying material before it's put in dye so only part of the fabric is dyed. Many of those shirts can be found today at garage sales.

Poor Rix Almanac

by Rix Quinn

Dear Poor Rix: My company transferred me to another town, and I've got to sell my house. Any ideas? – Moving Dave

Dave, selling a house in a hurry can be tough. My buddy Buddy finally unloaded his home last week. It's been on the market so long they put mood lighting on the "For Sale" sign.

The kitchen needs lots of work. Not many ovens still use logs. This prompted one visitor to ask, "Where's the microwave?"

"Before you ask that," Buddy advised, "you should first ask if we've got wall plugs."

The family room offers a dirt floor,

because "you can't track mud inside if it's already there." One bright spot is the living room. And the spot comes from a hole in the ceiling, which Buddy calls his "sun roof."

Buddy says he made four mistakes selling his property:

1. When potential buyers arrive, put the family pets outside (especially if they are wild or rabid).

2. The seller cannot call a tree house a "spare bedroom," or a swirling toilet a "sauna."

3. An attached garage adds value...an attached mold does not.

4. Finally, a house should be sold by formal contract, not by asking prospects "How much cash you got?"

Hey, Poor Rix: Did you celebrate Squirrel Awareness Week in early October? – Squirrel Admirer

Poor Rix suspects this is a big event, especially if (1) you're a squirrel, (2) you love the little critters, and want to honor them, or (3) you just ate one.

Most of us don't pay much attention to these proficient tree-climbers, but Awareness Week made me want to learn more. Here's some trivia about them. Stop reading when you've learned too much:

1. There are nearly 100 types, such as the red, the gray, the fox, the kaibab, and the abert squirrel. We identify them by markings. Larger animals identify them by flavor.

2. Squirrels feast on nuts, fruits, and slow insects. They also love bird eggs...scrambled, fried, or on the half-shell.

3. Gray squirrels hide from enemies by flattening themselves against horizontal tree branches. This doesn't work on real low branches, where cats can scrape them off. Felines call this delicacy "picnic on the pines."

4. Some squirrels chase rabbits, and may try to break up bunny marriages. This action often leads to splitting hares.

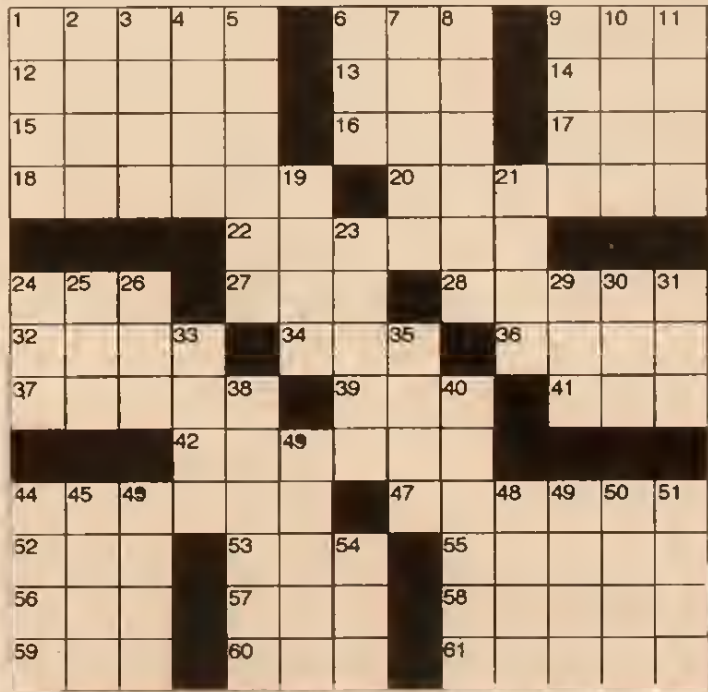
5. The flying squirrel has a thin skin membrane between front and rear legs. He can jump from one tree, spread out the skin, then glide to a branch far away. If he tries to soar too far – and crashes to earth – he changes into "ground meat."

6. Squirrels chatter more than political ads. They also say about as much...and frequently find themselves out on a limb.

Rix Quinn — who wrote the book "Baby Boomers Speak!" — welcomes your questions at rixquinn@charter.net

Crossword Puzzle

Solution on Page 6



ACROSS

- 1 Siberian entelope
- 6 Exclamation
- 9 Gross (abbr.)
- 12 Dirge
- 13 Underwear
- 14 Scienca class
- 15 Cattle breed
- 16 Egyptian god of pleasure
- 17 Sp. Article
- 18 Wobble
- 20 Of a nation
- 22 Group of six
- 24 Old (Ger)
- 27 Juica
- 28 Alcove
- 32 Decline
- 34 " " Abner
- 36 Women's work basket
- 37 Lawful
- 39 Old Irish counterfeit coin
- 41 Jap. Festival
- 42 Melodious
- 44 Sugar cane shoot
- 47 Honor
- 52 Antiaircraft artillery (abbr.)
- 55 Polishing material
- 56 After constellation
- 57 Hours (abbr)
- 58 Forbidden City
- 59 Ancient stringed instrument
- 60 Defiant shout
- 61 Avesta division

DOWN

- 1 Lath
- 2 Senior (Fr.)
- 3 Bus Stop playwright
- 4 Form of arthritis
- 5 Tax
- 6 Warp yarn
- 7 Zenith
- 8 Dash
- 9 Overflow
- 10 Hindu princess
- 11 Old Gr. Coin
- 19 Actual
- 21 Of this kind of (surf.)
- 23 Coil (pref.)
- 24 Aggregate
- 25 Law (Fr.)
- 26 Tender loving care (abbr.)
- 29 Civil Aeronautics Board (abbr.)
- 30 Television channel
- 31 Belonging to (surf.)
- 33 River into the Yellow Sea
- 35 Tie
- 38 Cup
- 40 Ill
- 43 Within (Lat.)
- 44 Thunderfish
- 45 Beme's river
- 46 S. Afr. Dialect
- 48 Ceylonese langur
- 49 Down with (Fr. 2 words)
- 50 Deep cut
- 51 State (Fr.)
- 54 Hardwood

Visitacion Valley Business Directory

Valley free listings in the 415 area code.
Call the Grapevine at (415) 467-9300

AQUARIUM
DRAGON CITY AQUARIUM, 144 Leland Ave., 333-4588

AUTOMOTIVE
BAYSHORE AUTO, 2260 Bayshore Blvd., 467-6130
BAYSHORE SERVICE, 2596 Bayshore Blvd., 239-5239
BROTHERS AUTO BODY, 2520 Bayshore Blvd.
CHARLIE'S GARAGE, 2560 Bayshore Blvd., 239-7450
TW AUTOMOTIVE, 2500 Bayshore Blvd., 585-8281

BANK
BANK OF AMERICA, 6 Leland Ave., 622-4501

BAKERS
LITTLE OLIAPO BAKE SHOP, 169 Leland Ave., 239-2253

BARBERS
BARBERSHOP, 3570 San Bruno Ave., 724-4398
EMMA'S HAIR SALON, 35 Leland Ave., 587-7429
THE SHOP (JB), 160A Leland Ave., 239-6709

BEAUTICIANS
BODY, SOUL & SPIRIT, 222 Leland Ave., 333-7261
CONNIE'S HAIR, 2436 Bayshore Blvd., 586-8288
FACE, BODY & SOUL, 3582 San Bruno Ave., 467-3223
HONG KONG HAIR & NAIL BEAUTY SALON, 199 Leland Ave., 333-1006
NAILS BY JENNY, 50 Leland Ave., 333-6800
SHERRY BEAUTY SALON, 60 Leland Ave., 337-9381
WHOS BADD, 224 Leland Ave., 657-3156

BLIND CLEANING
SPEEDY ULTRASONIC BLIND CLEANING (commercial and residential), 1116 Grand St., 467-7506

BOARDING HOUSE
ABLES CASA, 860 Rutland St., 333-4664, fax 333-4893

BOOKKEEPERS
AMY ARAGON, PROFESSIONAL BOOKKEEPER, 467-8927
VERNA WALLACE E.A., 2320 Bayshore Blvd., 239-5333

CARPETS
HANSEN INTERIORS, 41 Leland Ave., 333-6382

CHURCHES
CHURCH OF THE VISITACION, 655 Sunnydale Ave., 239-5950
IGLESIA EL ESPIRITU SANTO, 38 Leland Ave.
KOREAN FIRST PRESBYTERIAN CHURCH, 333 Tunnel Ave., 468-1213
RIDGE VIEW UNITED METHODIST CHURCH, 590 Leland Ave., 239-5457
ST. JAMES PRESBYTERIAN CHURCH, 240 Leland Ave., 586-6381
VALLEY BAPTIST CHURCH, 305 Raymond Ave., 467-6055
VISITACION CHINESE BAPTIST CHURCH, 8 Desmond St., 333-4503

COFFEE
CANDLESTICK COFFEE, 2155 Bayshore Blvd., 467-2442
HAPPY DONUT, 2600 Bayshore Blvd., 469-5309
JOE LELANO CAFE, 28 Leland Ave.

CREDIT UNION
NORTHEAST COMMUNITY FEDERAL CREDIT UNION, 29 Leland Ave., 434-0738

DAY CARE
CAROUSEL DAY CARE, 261 Hahn St., 469-5353

DENTIST
VISITACION VALLEY DENTAL OFFICE (Albert Kuan, DDS), 37 Leland Ave., 239-5500

DEVELOPERS
VISITACION VALLEY COMMUNITY DEVELOPMENT

CORPORATION, 1099 Sunnydale Ave., 587-7895

ELECTRICAL
TATE ELECTRIC (Joel Tate), 467-4657

FLOORS
TEDDY B'S HARDWOOD FLOORS, 309-6342

FLORISTS
IL FIORE FLOWERS, 2466 San Bruno Ave. 468-0145

GARDEN ORNAMENTS
SILVESTRI GARDEN ORNAMENTS, 2635 Bayshore Blvd. 239-5990

GROCERS
CASA LOPEZ PRODUCE, 58 Leland Ave., 586-4745
E-Z STOP MARKET, 2203 Geneva Ave., 585-9240
FIVE MILE MARKET, 3574 San Bruno Ave., 467-7300
LA LOMA PRODUCE #2, 65 Leland Ave., 239-7520
LITTLE VILLAGE MARKET, 1450 Sunnydale Ave., 586-1815
M & M SHORTSTOP, 2145 Geneva Ave., 585-0878
PICCOLO PETE, 2155 Bayshore Blvd., 468-6800
7-11, 2200 Bayshore Blvd., 468-8646
SHUN LEE MARKET, 2400 Bayshore Blvd., 586-4851
SUPER FAIR MARKET, 201 Leland Ave., 239-6856
TEDDY'S MARKET, 298 Teddy Ave.

HERBS
SAN ON HERBS, 33-A Leland Ave. 333-7469

HYPNOTHERAPY
VALERIE HABEGGER-HYPNOTHERAPY, 371 Teddy Ave., 468-5631

INSURANCE
EDIE EPPS (A.M.E. INSURANCE), 467-0236, Fax 467-0276
ROBERT LEHMAN, CLTC (Blue Cross), 333-0850

KITCHEN CABINETS
LEE CHANG INTERNATIONAL, 25 Leland Ave., 333-2730

LANDSCAPING
SAN FRANCISCO LANDSCAPES, 256 Talbert St. 585-9137, sflandscapes.com

LAUNDRY/CLEANERS
BAY WASH, 44 Leland Ave.
CITY WASH, 83 Leland Ave., 333-9467
COIN WASH & DRY LAUNDRY, 186 Leland Ave.
FORTY-NINER CLEANERS, 51 Leland Ave., 239-6418
LELANO AVENUE CLEANERS, 151 Leland Ave., 586-1412
VALLEY LAUNDRY, 90 Leland Ave.
VISITACION VALLEY LAUNDRY, 108 Leland Ave., 239-9030

LEARNING
FIRST PLACE 2 START, 1252 Sunnydale Ave., 333-2659
HERITAGE HOMES CHILD AND FAMILY DEVELOPMENT CENTER, 245 Rey St., 586-8700
JOHN KING CHILO AND FAMILY DEVELOPMENT CENTER, 500 Raymond Ave., 333-1375
VISITACION VALLEY COMMUNITY BEACON CENTER, 450 Raymond Ave., 452-4907
VISITACION VALLEY COMMUNITY CENTER
CHILDRENS PROGRAMS, 103 Tucker Ave., 467-5565
VISITACION VALLEY FAMILY SCHOOL, 325 Leland Ave., 585-9320

LIBRARY
VISITACION VALLEY BRANCH, 45 Leland Ave., 239-5270

MANUFACTURER
SEES CANDIES, INC., 345 Schwenn St.

MEDICAL
AMERICAN RED CROSS, BAY AREA CHAPTER 1704 Sunnydale Ave., 584-3620
HAWKINS VILLAGE MEDICAL CLINIC (Dept. of Public Health), 1099 Sunnydale Ave., Appointments: 715-0310
DR. SAM HO, MD, 2858 San Bruno Ave., 337-6135
NEW CARNIVAL ACUPRESSURE HEALTH CENTER, 2458 Bayshore Blvd., 337-8100
NORTH EAST MEDICAL SERVICES, LELANO AVENUE

82 Leland Ave., 391-9686 (ask for Leland Avenue clinic)
PORTOLA FOOT & ANKLE CLINIC (Dr. Dnyang Palef), 2858 San Bruno Ave. 467-7500

NOTARY
ROYAL PACIFIC MORTGAGE, 46 Leland Ave., 333-4900

ORGANIZATIONS
ASIAN PACIFIC AMERICAN COMMUNITY CENTER, 2442 Bayshore Blvd., 587-2689
WILLIE L. BROWN, JR. TEEN CENTER, 1652 Sunnydale Ave., 584-6099
GENEVA TERRACE PROPERTY OWNERS ASSOCIATION, 60 Burr Ave., 584-2700
GIRLS AFTER SCHOOL ACADEMY, 2050 Sunnydale Ave., 333 Schwenn St., 584-4044
*JOHN KING SENIOR COMMUNITY, 500 Raymond Ave., 239-6233
LELAND HOUSE, 141 Leland Ave., 405-2000
ROCK (Real Options for City Kids), 590 Leland Ave., 333-4001
SUNNYDALE DEVELOPMENT COO OFFICE, 1652 Sunnydale Ave., 841-1683
VISITACION VALLEY SENIOR CENTER, 66 Raymond Ave., 467-4499

PHARMACY
VISITACION VALLEY PHARMACY, 100 Leland Ave., 239-5811

PHOTOGRAPHER
WALTER CORBIN PHOTOGRAPHY (freelance), 435 Sawyer St., 587-9471, fax 337-8620

PLUMBING
MARK VOELKER PLUMBING, 99 Arleta Ave., 467-7401

POST OFFICE
VISITACION USPO, 68 Leland Ave., (800) 275-8777

REAL ESTATE
JUSTY NAP TO, (Realtor, Coldwell Banker), (650) 757-8868, Mobile (415) 830-1235, Fax (650) 246-1910
LaFLUE-WALTON & ASSOCIATES, 2428 Bayshore Blvd., 587-8683
CATHY KLINE SAUNDERS (Zephyr Real Estate), 215 West Portal Ave. 731-5011 ex 163

RESTAURANTS
BAYSIDE CAFE, 2011 Bayshore Blvd., 467-2023
HAPPY FAMILY FAST FOOD, 107 Leland Ave., 333-8999
G & L BAKERY & RESTAURANT, 198 Leland Ave., 239-6283
LUAN FAT BAKERY, 110 Leland Ave., 585-1167
NAYANTAOQUERIA, 98 Leland Ave., 587-7721
TWO JACK'S, 167 Leland Ave., 337-0433

SCULPTOR
CARTORIALS (Mikal Cartor), 2 Hahn St., 239-4138

SELF-DEVELOPMENT
DYNAMIC DEVELOPMENTS (Marjorie Ann Williams, CEO, Career and Self-Enhancements Specialist) 467-7608

SERVICE PROVIDERS
THE VILLAGE, 1099 Sunnydale Ave., 239-5045
VISITACION VALLEY BAPTIST CHURCH OUTREACH CENTER, 57 Leland Ave.
VISITACION VALLEY BILINGUAL EDUCATION, SUPPORTIVE SERVICES & TRAINING, 120 Leland Ave.
VISITACION VALLEY COMMUNITY CENTER (VVOCC), 50 Raymond Ave., 467-6400
VVOCC FAMILY & COMMUNITY SERVICES CENTER, 161 Leland Ave. 586-6998, Fax 586-8027
VISITACION VALLEY BUSINESS OPPORTUNITIES AND OUTREACH TO MERCHANTS (VYBOOM), 1099 Sunnydale Ave., 587-7896 ext. 104

TELEPHONE
O & A WIRELESS, 78 Leland Ave., 452-4139

VARIETY
GOLDEN 99 CENTS ZONE, 5-7 Leland Ave., 333-3923

State Housing Production Continues Decline

SACRAMENTO – Analysts further reduced homebuilding projections amid new housing statistics showing a continued decrease in production levels across the board in September, the California Building Industry Association reported. According to statistics compiled by the Construction Industry Research Board, 4,364 permits were pulled throughout California during the month, down 32 percent when compared to the same month a year ago and down 6 percent from August. Single-family permits totaled 2,326, down 35 percent from September 2007 but up 4 percent from August, while multifamily permits totaled 2,038, down 29 percent when compared to September 2007 and down 14 percent from the previous month.

During the first nine months of 2008, permits were pulled for 51,378 units, down 44 percent from the same period last year when 91,877 permits had been issued. Single-family permits were down 53 percent while multifamily permits dropped 29 percent.

"We are not surprised, but disheartened by the building permit statistics for the first nine months of the year," said CBIA Chief Economist Alan Nevin. "Compared to the first nine months of 2007, single-family permits have declined by more than 50 percent and can be anticipated to end the year with under 40,000 units, a modern low for the state."

Multiple Jobs for 4.4 Percent of Californians

The Bureau of Labor Statistics of the U.S. Department of Labor reported that 4.4 percent of workers in California held multiple jobs in 2007.

Key characteristics of the Current Population Survey report on multiple jobholding in 2007:

*Californian workers holding multiple jobs increased 0.2 percent

Nevin attributed the smaller decrease in multifamily units to apartment construction.

"Although condominium construction has virtually halted throughout the state, apartment construction continues to expand, thereby bolstering the multifamily permit rate," he said.

CIRB is now projecting a total of 66,000 units for 2008, down from the 70,000 units projected last month, and next year doesn't look any better with only 67,000 units projected for the year.

Robert Rivinius, CBIA's President and CEO, said it's hard to imagine an economic recovery in California without doing something to bolster the homebuilding industry.

"The housing industry contributed nearly \$40 billion to the California economy last year, and that was in a down year," Rivinius said. "In 2005, the homebuilding industry contributed \$68 billion to the California economy and accounted for nearly 500,000 jobs."

Rivinius said that policy makers need to look at ways to stimulate homebuilding while also making sure any new legislation doesn't further impact the homebuilding industry.

"We need to find ways to lower impact fees, which make it very difficult to deliver housing today, come up with actions that will stimulate the housing market, and make sure not to do anything which will impede the housing delivery process."

in 2007 from a rate of 4.2 percent in 2006.

*Nationally, workers holding multiple jobs held steady in 2007 at a rate of 5.2 percent.

*Overall, 26 states experienced a decrease in multiple jobholding rates, 4 states experienced no change and 20 states experience an increase.

Visitacion Valley Family and Community Services Center



For a Better, Healthier, Safer Community for All

We Can Help You!

Complete Immigration documents, assist with SF County paperwork (Medi-Cal, Welfare, etc.), education workshops, referrals to other services

**Building Literacy
with Games
and Activities
Saturday,
November 8
10:30 a.m. - 1 p.m.**

**Second Series of
Support Group
For Parents
Thursday,
November 6
4:30 - 6:30 p.m.**

Learned Habits and Behavior

Every Wednesday

November 5, 12 and 19
6 - 8 p.m.

**Men's Classes
Facilitated by
Before The After
FREE Refreshments**



Food Drive

**Friday
November 14
2 - 4 p.m.**

November 2008 Activities

held at 161 Leland Avenue
except where noted

Enhanced Information and Referral

Every Monday Through Friday
November 1 to 30, 9:30 a.m. - 4:30 p.m.

Parenting Education Workshop

Kindergarten Enrollment
November 5, 5:30 - 7:30 p.m.

Male Involvement Group

Saturday, November 15, 10 a.m. - 12 noon

Building Literacy

With Games and Activities
Saturday, November 8, 10:30 a.m. - 1 p.m.

Parenting Education Workshop

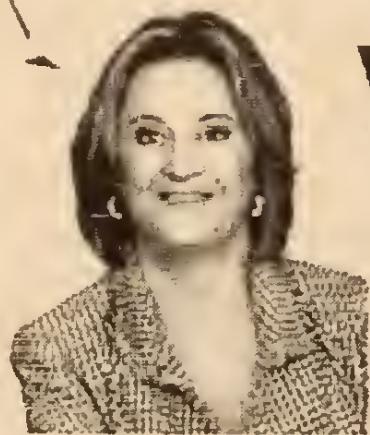
Taking Care of You
Self-Care for Family
Thursday, November 13, 5 - 7 p.m.

Family and Community Services Center staff:
Meriam Abalos, Marichelle Punzalan, Cynthia Pun,
Joyce Boone, and Jenny Sosa



161 Leland Avenue, San Francisco, CA 94134

Tel: (415) 586-6998 Fax: (415) 586-8027 e-mail: meriam_vvcc@sbcglobal.net



I have been studying
Visitacion Valley
for a long Time.

Cathy Kline Saunders
CRAI 2006

For All Your Real Estate Needs, Call

Cathy Kline Saunders

415.731.5011 x 163

